
**THE
HUNDRED THIRTY-NINTH
ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE
State of New Hampshire**

For the year ending December 31, 1983

Filed with the Governor and Council as required by RSA 383:15



CONCORD, NEW HAMPSHIRE

1983

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STATE OF NEW HAMPSHIRE

JOHN H. SUNUNU, GOVERNOR

BANK COMMISSIONER'S OFFICE

97 NORTH MAIN STREET

CONCORD, NEW HAMPSHIRE

TELEPHONE 271-3561

BANK COMMISSIONER

A. Roland Roberge

DEPUTY BANK COMMISSIONER

Arian S. MacKnight

His Excellency, John H. Sununu
and The Honorable Council
Executive Department
State House
Concord, New Hampshire 03301

Dear Governor Sununu and Council:

I have the honor of submitting to you the One Hundred
Thirty-ninth Annual Report of the Bank Commissioner for the
calendar year ending December 31, 1983, in compliance with
the terms and provisions of RSA 383:15.

The report reflects the condition of the state chartered
financial institutions and other factual data.

Respectfully submitted,


A. Roland Roberge
Bank Commissioner

PERSONNEL OF THE BANK COMMISSIONER'S OFFICE

CHIEF BANK EXAMINER

Leon S. Merrill, Jr.

BANK EXAMINERS IV

Paul E. Bourgault
Maurice H. Deschenes, Jr.
Allan N. Jeannotte
Thomas E. McShane
Wallace P. Rhodes

BANK EXAMINERS III

John R. Bresaw, II
Gordon T. Cheney
Robert E. Hallows
George D. Harrington
David W. Pickett
Robert E. Silver

BANK EXAMINER II

Richard H. Rogers

BANK EXAMINERS I

Jean M. Dobbins
Lise J. Goddette
Kerry R. Molin

CONSUMER CREDIT ADMINISTRATOR

Donn R. Inglis

ADMINISTRATIVE SECRETARY/SUPERVISOR

Carolyn L. Bond

ACCOUNTING TECHNICIAN

Bonnie L. Ladd

CLERK IV

Theresa L. Simpson

WORD PROCESSOR OPERATOR I

Susan E. Shaw

BANK ADVISORY BOARD

Members

Kenneth R. Bartlett

Gary S. Dionne

Gaston E. Fillion

George E. Freese

Richard D. Mahoney

Betty Tamposi

Louis Taube

David B. Walters

James A. Whittenmore

Representing

Guaranty Savings Banks

House of Representatives

Trust Companies

Senate

Credit Unions

House of Representatives

Small Loan Companies

Mutual Savings Banks

Co-operative Banks

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FOREWORD

The one hundred thirty-ninth annual report of the Bank Commissioner contains consolidated reports of condition, consolidated analyses of earnings and other information of trust companies, savings banks, co-operative banks, credit unions and other financial institutions operating under state charters.

PURPOSE OF THE BANKING DEPARTMENT

To protect the public interest by securing the safety and soundness of banking and by promoting fair competition.

FUNCTIONS OF THE BANKING DEPARTMENT

General supervision of all state chartered financial institutions including commercial banks, mutual savings banks, guaranty savings banks, co-operative banks, credit unions, small loan companies, second mortgage home loan companies and retail sales of motor vehicle companies.

Conduct examinations of each institution to insure sound financial management in compliance with banking laws and regulations.

File with the Governor and Council the Annual Report of the Bank Commissioner which contains a consolidated report of condition and a consolidated analysis of earnings of each commercial bank, savings bank, co-operative bank and credit union. Consolidated statements of condition, income and expense and analyses of loans are filed for second mortgage home loan companies and small loan companies.

Responsible for the investigation of branch applications, new bank applications and conversion, merger and consolidation applications of state chartered institutions. Process applications of banks for the authority to issue additional capital stock. In the event of a liquidation, take possession of the property and business and exercise authority to collect obligations due the institution and take whatever steps are necessary to protect its assets and the interest of its depositors.

LEGAL HOLIDAYS - CALENDAR YEAR 1984

New Year's Day	January 2nd	Columbus Day	October 8th
Washington's Birthday	February 20th	Election Day	November 6th
Fast Day	April 23rd	Veterans Day	November 12th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th
Labor Day	September 3rd		

LEGAL HOLIDAYS - CALENDAR YEAR 1985

New Year's Day	January 1st	Labor Day	September 2nd
Washington's Birthday	February 18th	Columbus Day	October 14th
Fast Day	April 22nd	Veterans Day	November 11th
Memorial Day	May 30th	Thanksgiving Day	Whenever Appointed
Independence Day	July 4th	Christmas Day	December 25th

NUMBER OF INSTITUTIONS

December 31, 1983

Trust Companies	33
Mutual Savings Banks	19
Guaranty Savings Banks	7
Co-operative Banks	5
Stock Co-operative Bank	1
Credit Unions	35
First Credit Union in the Nation	1
Miscellaneous Institution	1
Small Loan Licensees	38
Second Mortgage Home Loan Licensees	61
In Possession (The Valley Trust Company)	1
	<u>202</u>

NUMBER OF BRANCHES - OPERATING

Trust Companies	77
Savings Banks	72
Co-operative Banks	<u>8</u>
	157

RETAIL INSTALMENT SALES OF MOTOR VEHICLES (RSA 361-A)

Retail Sellers	244
Retail Sellers' Branches	15
Sales Finance Licensees	14
Sales Finance Licensees' Branches	<u>8</u>
	281

NEW BANKS APPROVED

Atlantic Trust Company	West Park Road Newington
BankEast Trust Company	1100 Elm Street Manchester
Fidelity Bank & Trust Company	Salem Mall Salem
First BNH Acquisition Bank (Interim Bank)	Central Square Bristol
New Guaranty Savings Bank (Interim Bank)	20 Highland Street Plymouth
Profile Bank and Trust Company (Interim Bank)	47 Plaistow Road Plaistow

NEW BANKS PENDING

Bank of Nashua (Interim Bank)	194 Main Street Nashua
Conway Savings Bank, The	State Route 16 between the high school and the Saco River Bridge Conway
New London Savings Bank & Trust Company	Main Street New London

BRANCHES APPROVED

Bedford Bank, The Bedford	Route 102 Londonderry (as a result of merger)
Connecticut River Bank Charlestown	82 Pleasant Street Claremont
Monadnock Bank, The Jaffrey	Peterborough Shopping Village Peterborough
Peterborough Savings Bank Peterborough	Elm Street Milford
Plaistow Bank and Trust Company Plaistow	Church Street Plaistow
Seacoast Savings Bank Dover	Mill Pond Road Durham
Suncook Bank, The Suncook	U. S. Route 4 Northwood

BRANCHES CLOSED

Indian Head Bank and Trust Company Portsmouth	U. S. Route 4 Northwood
Seacoast Savings Bank Dover	5 New Rochester Road Dover
Southeast Bank for Savings Dover	845A Central Avenue Dover

BRANCHES WITHDRAWN

First Savings and Loan Association of New Hampshire Exeter	Church Street Kingston
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MERGERS APPROVED

Derry Bank and Trust Company Derry	<u>INTO</u>	DerryBank (Interim Bank) under the name of Derry Bank and Trust Company
First BNH Acquisition Bank (Interim Bank) Bristol	<u>INTO</u>	Bristol Bank, The Bristol

MERGERS APPROVED (continued)

Londonderry Bank and Trust Company Londonderry	<u>INTO</u>	Bedford Bank, The Bedford
Plaistow Bank and Trust Company Plaistow	<u>INTO</u>	Profile Bank and Trust Company (Interim Bank) under the name of Plaistow Bank and Trust Company Plaistow
Plymouth Guaranty Savings Bank Plymouth	<u>INTO</u>	New Guaranty Savings Bank (Interim Bank) under the name of Plymouth Guaranty Savings Bank Plymouth

CHARTER AMENDMENTS

Bedford Bank, The Bedford	Increased and change in capital stock from 94,000 shares \$9 per common and 59,000 shares \$9 per preferred to 194,000 shares \$9 per common.
Fidelity Bank and Trust Company Salem	Increased capital stock from 10,000 shares per \$100 to 13,000 shares per \$100.
Saver's Bank A Mutual Savings Bank, The Littleton	Increased the number of incorporators from 60 to 100.
Southeast Bank for Savings Dover	Increased the number of incorporators from 60 to 100.

CONVERSION OF MUTUAL FINANCIAL INSTITUTION TO STOCK FORM FINANCIAL INSTITUTION

Amoskeag Savings Bank
Manchester

CONVERSION FROM STATE CHARTER TO A FEDERAL CHARTER

Home Co-operative Bank
Berlin

TO

Home Bank, fsb
Berlin

CREDIT UNION MERGED

DRC Employees Credit Union
Dover

INTO

Northeast Federal Credit Union
Portsmouth

REMOTE SERVICE UNITS ACCEPTED IN 1983 BY BANK

M = Monac Unit; P = Pocketbank Unit; X = x-Press 24 Unit

FILED:		FILED:	
AMOSKEAG SAVINGS BANK		THE MONADNOCK BANK	
Daniel Webster Highway, Bedford (P)	4/29/83	Junction of Routes 137 and 101, Dublin	3/15/83
777 South Willow Street, Manchester (P)	4/29/83	Junction of Routes 119 and 202, Rindge	9/9/83
Route 101-A, Merrimack (P)	8/11/83	Turnpike Road, New Ipswich	10/14/83
THE CHESHIRE COUNTY SAVINGS BANK		NEW LONDON TRUST COMPANY	
Off Route 10, Marlow	8/16/83	Newport Road, New London (P)	12/2/83
Route 63, Westmoreland	8/16/83		
Colony Mill Marketplace, Keene	8/31/83		
Winchester Street, Keene	8/31/83		
660 Main Street, Keene	12/23/83		
THE FAMILY BANK & TRUST		POCKETBANK, INC.	
311 Union Avenue, Laconia (M)	3/17/83	Hooksett Plaza, Route 3A, Hooksett	6/16/83
901 Hanover Street, Manchester (M)	8/2/83	Goffstown Plaza, Mast Road, Goffstown	6/16/83
589 Elm Street, Manchester (M)	8/2/83	Route 102, Londonderry	6/16/83
Junction of Routes 28 and 102, Londonderry (M)	8/2/83	Hood Plaza, Crystal Ave, Derry	6/16/83
State Line Plaza, Plaistow (M)	12/12/83	Fort Eddy Plaza, Concord	7/18/83
		Belknap Mall, Belmont	7/18/83
		South Gate Plaza, Portsmouth	7/18/83
		Newington Mall, Newington	7/18/83
		Kings Highway Plaza, Stratham	7/18/83
		North Conway	7/18/83
THE MILFORD CO-OPERATIVE BANK		ROCKINGHAM COUNTY TRUST CO.	
Elm Street, Milford (M)	2/4/83	Stiles Road, Salem (X)	6/3/83
Route 101, Amherst (M)	7/14/83		
		SEACOAST SAVINGS BANK	
		Weeks Traffic Circle, Dover	11/1/83

RULES OF THE BOARD OF TRUST COMPANY INCORPORATION

			<u>Effective Date:</u>
Tru 100	ORGANIZATIONAL RULES	Readopted	9/19/83
Tru 200	RULES OF PRACTICE AND PROCEDURE	Readopted	9/19/83
Tru 300	APPLICATIONS	Readopted	5/16/83
Tru 500	CONVERSION OF MUTUAL SAVINGS BANKS TO GUARANTY SAVINGS BANKS	Amended	7/21/83

RULES OF THE BANKING DEPARTMENT

Ben 513	DISTRIBUTION OF PROFITS AND DIVIDENDS BY STATE-CHARTERED THRIFT INSTITUTIONS	Adopted	9/8/83
Ben 514	INTERSTATE LENDING AUTHORITY	Adopted	9/8/83
Ben 515	RECEIPT OF FUNDS FROM OTHER CREDIT UNIONS	Adopted	1/5/84
Ben 600	INTERNAL AUDIT REPORTS	Readopted	7/28/83
Ben 800	POWERS OF BANKING CORPORATIONS	Adopted	1/7/84

LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO TAXATION			LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO THE BANK COMMISSIONER		
CHAPTER	RSA	DESCRIPTION	CHAPTER	RSA	DESCRIPTION
469	84	16-f, new section: Declaration of Estimated Tax. Requires financial institutions to pay estimated tax on a quarterly basis.	194	383	10-b, Confidential information was amended: adding "and to independent insuring funds which he deems qualified".
441	84	19, was amended: deleting "determined by the commissioner under RSA 71-A:11, XIII" and inserting in place thereof "of 1 1/4 percent per month".	LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS, TRUST COMPANIES, ETC.		
394	84	23, was amended: deleting "board of taxation" and inserting in place thereof "board of tax and land appeals".	369	384	16, new paragraph 11: allows certain borrowings to be authorized without the counter-signature of 2 members of the Board of Trustees/Directors.
LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO REGULATION OF CONSUMER CREDIT TRANSACTIONS			369	384	16-e, new section: Escrow Accounts of Mortgage Companies, requires mortgage companies to pay not less than 4 percent on escrow accounts maintained for payment of taxes and expenses related to the mortgaged property.
463	358-K	New Chapter: 1, Definitions 2, Rebate of Interest Upon Prepayment of Precomputed Consumer Credit Transactions Entered Into Prior to July 1, 1985 3, Advance Collection of Interest After June 30, 1985 4, Actuarial Method Required for Computation of Interest on Closed-End Consumer Credit Transactions Entered Into After June 30, 1985 5, Penalty	LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO BRANCH BANKING AND HOLDING COMPANY AFFILIATES		
			442	384-B	2, 1, was amended: withdrawing home office protection from banks which are affiliates of bank holding companies. Effective December 1, 1984.
			192	384-B	7, was amended: allowing credit unions to establish and maintain electronic banking machines.

LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO SAFE DEPOSIT BOXES			LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO THE INCORPORATION OF SAVINGS BANKS		
CHAPTER	RSA	DESCRIPTION	CHAPTER	RSA	DESCRIPTION
312	385	9, new section: Distrain of Contents of Safe Deposit Boxes by the Department of Revenue Administration: discharges liability of financial institution if it allows access to a safe deposit box by the Department of Revenue Administration.	442	386-A	2, Articles of Agreement was amended: adding "bank for savings, or abbreviations of any one of them, and may include the words 'and trust company' or abbreviations thereof in the case of a corporation intending to exercise trust powers pursuant to rules adopted under RSA 394-A".
LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO SAVINGS BANKS			LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO INVESTMENTS OF SAVINGS BANKS		
369	386	1-a, Powers and Inconsistent Charter Provisions was amended: to allow different types of financial institutions all the powers of the others. The Bank Commissioner may adopt rules for the purposes of this section.	471	387	1, xvi, Rating Services and Rating Systems was amended generally.
369	386	41, Special Guaranty Fund Established was amended: by deleting "105 percent" and inserting in place thereof "5 percent".	441	387	2, Requirements; Exception was amended: allowing Federal funds advanced for more than one business day to be used as part of the reserve.
369	386	58, Demand Deposits new section: allows savings banks and associations to accept demand deposits if interest rate differentials are eliminated.	369	387	2-a, Savings Departments new section: allows savings banks to invest time deposits as if it were a commercial department of a trust company.
			369	387	3, Limitations 1-a was amended: allowing employees to certify as to the credit worthiness of a maker on discounted paper.

LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO POWERS OF CORRESPONDING FEDERALLY CHARTERED FINANCIAL INSTITUTIONS			LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO POWERS OF CORRESPONDING FEDERALLY CHARTERED FINANCIAL INSTITUTIONS		
CHAPTER	RSA	DESCRIPTION	CHAPTER	RSA	DESCRIPTION
369	387	4, Real Estate & Tangible Personal Property, I was amended: to delete the requirement that mortgage property be revalued every 5 years.	287	394-A	7, Administrative Provisions, new paragraph X: allows parity regulations to be in effect until repealed.
369	387	16, Other Legal Investments, II was amended: allowing investments in Federal funds of more than one business day.	369	394-A	10, Stock Conversions, new section: grants the Bank Commissioner the authority to issue rules permitting conversion of a thrift from mutual form to stock form.
369	387	18, Prudent Investments was amended allowing prudent investments in savings banks with less than 5 percent capital to deposits with the permission of the Bank Commissioner.	369	394-A	11, Reciprocal Powers, new section: grants identical powers to all banks and associations.
42	387	25, List of Legal Investments Repealed (1982).	LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO CREDIT UNIONS		
LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO CONSOLIDATION OF BANKS			195	394-B	New chapter: recodifying credit union statutes.
369	388	13, Dissenting Stockholders was amended: correcting a reference to the N. H. Business Corporation Act.			
LEGISLATION ENACTED BY THE 1983 SESSION OF THE LEGISLATURE RELATING TO CREDIT UNIONS					
195	394	Chapter repealed and superseded by RSA 394-B.			

BANK HOLDING COMPANIES

AND

SUBSIDIARY BANKS

BANK HOLDING COMPANIES AND SUBSIDIARY BANKS

Amoskeag Bank Shares Inc. (Manchester)

Amoskeag Savings Bank

Bankcore, Inc. (North Conway)

North Conway bank

Bank of New Hampshire Corp. (Manchester)

Bank of New Hampshire, N.A.

The Bristol bank

BankEast Corporation (Manchester)

BankEast

BankEast Savings Bank & Trust

BankEast Trust Company

Connecticut River Bancorp, Inc. (Charlestown)

Connecticut River Bank

Peoples National Bank of Littleton

Cornerstone Financial Corporation (Derry)

Derry Bank and Trust Company

Dartmouth National Corporation (Hanover)

Dartmouth National Bank

First Discount Bank (Tilton)

First Deposit National Bank

First New Hampshire Banks, Inc. (Manchester)

Bedford bank, The

Concord National Bank

Exeter Banking Company, The

Granite State Bank, National Association

Laconia Peoples National Bank & Trust Company

Merchants National Bank of Manchester, The

Plymouth Guaranty Savings Bank

White Mountain National Bank of North Conway

Wolfeboro National Bank, The

Indian Head Banks Inc. (Nashua)

Indian Head Bank North

Indian Head Bank and Trust Company

Indian Head National Bank

Indian Head National Bank of Claremont

Indian Head National Bank of Concord

Indian Head National Bank of Keene

Kingswood Bank-Corp. (Wolfeboro)

Kingswood Trust and Savings Bank

Meridian Corporation (Hampton)

Bank Meridian, N.A.

New Hampshire Savings Bank Corp. (Concord)

New Hampshire Savings Bank

Profile Financial Corp. (Plaistow)

Plaistow Bank and Trust

United Banks Corporation (Hanover)

Hanover Bank & Trust Company

ABSTRACTS OF THE ANNUAL REPORT

OF

TRUST COMPANIES

SHOWING LOCATION,

NAMES OF OFFICERS

AND DIRECTORS

ALLENSTOWN		BEDFORD	
THE FAMILY BANK & TRUST P.O. BOX 232 - ROUTE 3 ALLENSTOWN, NH 03275 Tel. 465-3444		THE BEDFORD BANK 106 SOUTH RIVER ROAD BEDFORD, NH 03102 Tel. 669-1500	
(Year of Incorporation - 1980)		(Year of Incorporation - 1972)	
OFFICERS	DIRECTORS	BRANCHES	DIRECTORS
Chairman of the Board Bert H. Whittamore	* Raymond C. Cummings	Route 102 Londonderry, NH 03053 434-4575	John B. Clover
Vice Chairman of the Board Elizabeth M. McFall	* D. Frank Duris	Intersections Rts. 111 & 111A Windham, NH 03087 698-9888	Christopher C. Congdon
President D. Frank Duris	Stanley F. Grimes, Sr.	OFFICERS	Dean Kamen
Acting Treasurer Stanley F. Grimes, Sr.	G. Stetson Heiser	President & Treasurer Robert N. Wheeler	Paul R. Kfoury
Secretary Charles W. Thompson	Phillip F. Kennedy	Senior Vice President David Reilly	Everett P. McAfee, Jr.
	Elizabeth H. McFall		William O. Merrill
	Kenneth N. Osborne		Norman A. Peckard
	* Howard G. Saurley		Ferne Schmittchen
	Clair P. Scott		* Nicholas G. Skapendos
	Richard F. Therrien		Michael R. Spector
	Charles W. Thompson		* Bradford H. Thomas
	* Bert H. Whittamore		Bernard Vecchione
			Donald W. Wheeler
			* Robert N. Wheeler
* Investment Committee Members		* Investment Committee Members	

BELMONT		BERLIN	
BELKNAP BANK & TRUST ROUTES 3 & 11 - BELKNAP MALL BELMONT, NH 03220 Tel. 528-1800		THE BERLIN CITY BANK 9 MAIN STREET BERLIN, NH 03570 Tel. 752-1171	
(Year of Incorporation - 1979)		(Year of Incorporation - 1901)	
BRANCH	Assistant Treasurer/Loan Officer	BRANCH	Ass't. Treasurers/Loan Officers
880 Central Street Franklin, NH 05235 934-6800	Susan J. Richardson	2 State Street Groveton, NH 03582	Ruby M. Shepard Richard J. Sirois
OFFICERS	Loan Officer	OFFICERS	Manager of Info. Services
	Donald A. Sibson		Larry J. Bessinger
	DIRECTORS	Chairman of the Board	Auditor
Chairman of the Board	* Fred Altman	Arnold P. Hanson	Doris G. Dube
Willard G. Martin, Jr.	Robert C. Boulanger	President	DIRECTORS
President	Warren C. Clement	Lloyd B. Rines	Arthur J. Bergeron
Robert A. MacLenna, Jr.	* C. W. H. Lown, Jr.	Vice President	Thomas E. Brannen
Vice President/Treasurer	* Robert A. MacLenna, Jr.	Paul G. Campagna	Herbert N. Buckley
John H. Martin	Willard G. Martin, Jr.	Vice President/Treasurer	* Robert A. Gagliuso
Assistant Vice Presidents	* Stephen E. McNeill	Arthur E. Irwin	Bernard R. Gallagher
Janet D. Raymond	Russell A. Sabanek	Assistant Treasurer	Mark E. Hamlin
John E. Rohde	Edward F. Schofield	Jacqueline L. Neper	* Arnold P. Hanson
	* Glenn E. Shaw	Ass't. Branch Manager	Ralph A. Labnon
	Shelia D. Weeks	Deverly R. Johnson	John D. Morton
			* Edward J. Reichert
			Lawrence G. Richards
			* Lloyd B. Rines
			Joseph N. Rozek
			* William J. Woodward
* Investment Committee Members		* Investment Committee Members	

BERLIN		BRISTOL	
NORTH COUNTRY BANK P.O. BOX 6 - CORNER PLEASANT & YORK STREETS BERLIN, NH 03570		THE BRISTOL BANK CENTRAL SQUARE BRISTOL, NH 03222	
(Year of Incorporation - 1890)		(Year of Incorporation - 1898)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
Chairman of the Board/President/Treasurer Gaston E. Fillion	* Robert D. Calamari	Chairman of the Board Davis P. Thurber	* John C. Conkling
	* Roland W. Couture	President John F. Craig	John F. Craig
Vice President/Loan Officer Richard W. Langlois	* Gaston E. Fillion	Vice President/Treasurer Louis J. Stivall	Lawrence L. Denton
	* Maurice R. Levesque	Assistant Treasurer Virginia B. Nicholas	Alan E. Esty
Vice President/Operations Maurice L. Fortier	* Eugene D. Rivard	Loan Officer Joseph P. Conway, Jr.	Alfred E. Frye
Assistant Vice President Marcel G. Fillion	* Lionel L. Roy	Controller Douglas C. Benton	Dorothy M. Gordon
		Corporate Secretary Joyce E. Smith	* T. Holmes Moore
			* Dan R. W. Murdock
			Ralph E. Shackett
			* Davis P. Thurber
			William C. Walsh
* Investment Committee Members		* Investment Committee Members	

CHARLESTOWN			CLAREMONT	
CONNECTICUT RIVER BANK P.O. BOX 500 - MAIN STREET CHARLESTOWN, NH 03603			CITY BANK AND TRUST P.O. BOX 835 - 24 TREMONT SQUARE CLAREMONT, NH 03743	
(Year of Incorporation - 1864)			(Year of Incorporation - 1977)	
BRANCHES	Ass't. Vice President Paul D. Slade	DIRECTORS	OFFICERS	DIRECTORS
Route 12 North Charlestown, NH 03603 542-2545	Ass't. V.P./Operations Jeffrey M. Lessels	* Ernest L. Bell, III John E. Bentley John Boudon	Chairmen of the Board George E. Veilleux	Raymond F. Bonenfant Roselyn Caplan
Route 125 Langdon, NH 03602 835-6333	Assistant Treasurer Nancy E. Smith	* Paul S. Cray * Paul B. Dutton * John C. Follett * John E. Follett * Theodore J. Fritzell * David T. Henry * Irving Mandinech * John Parker * Stewart A. Rouse * Myrl H. Webster	Executive Vice President William F. Murray	* Donald Folsy Norman J. Grover * Charles W. Johnson Thomas G. Levesque Nicholas C. Marro Charles P. Puksta Dorothy Roman Charles Sprague Roland V. Stoddley, Jr. George E. Veilleux
82 Pleasant Street Claremont, NH 03743 543-1276	Loan Officers Gary S. Crosby Harold J. Laros		Treasurer William D. Waite	
OFFICERS	Ass't. Loan Officer Edna R. Scott		Assistant Treasurer Karen M. Ouellette	
President/CEO John E. Bentley	Branch Managers Robert C. Kasprzak Paul D. Silva			
Vice President Walter H. Harrington	Customer Service Officer Brenda E. Lindblade			
* Investment Committee Members			* Investment Committee Members	

COLEBROOK		DERRY	
THE FIRST COLEBROOK BANK P.O. BOX 88 - 147 MAIN STREET COLEBROOK, NH 03576 Tel. 237-5551		DERRY BANK AND TRUST COMPANY P.O. BOX 326 - CRYSTAL AVENUE DERRY, NH 03038 Tel. 432-9517	
(Year of Incorporation - 1884)		(Year of Incorporation - 1969)	
OFFICERS Chairman of the Board Norman S. Brungot President Harry L. Olmstead, Jr. Vice President Victor P. Bruno Assistant Vice President Jean B. Grapes Treasurer Barbara V. Haynes Assistant Treasurer William C. Haynes		BRANCHES P.O. Box 197, Route 101 Candia, N. 03034 483-2151 P.O. Box 245, Route 102 Chester, N. 03036 887-4490 15 East Broadway Derry, N. 03038 432-9517 P.O. Box 318, Route 111 Hampstead, NH 03826 382-7111 726 Massachusetts Street Manchester, NH 03103 625-4641 OFFICERS Chairman of the Board Niles F. Jensen * Investment Committee Members	
Mortgage Loan Officer Jean F. Ladd Bookkeeping Officer Madeline Bouchen Customer Service Officer Sharon Leicht DIRECTORS * Marshall A. Ames * Norman S. Brungot * Victor P. Bruno * Robert W. Gooch * Palmer B. Lewis * Harry L. Olmstead, Jr. * Warren E. Pearson * Earl P. Hadsworth * Malcolm R. Washburn		President/CEO John M. Terravecchia Senior Vice President G. Robert Smith Vice President K. Ernest Duckworth Assistant Vice President Catherine A. Gellinas Assistant Treasurers Dolores T. Brusky Margaret B. de Redon Helene N. Griffin Olivia A. Lafontaine Dolores M. Smith Katherine A. Zysk Auditor J. Thomas Mitchell Controller Robert E. Benoit * Investment Committee Members	
DIRECTORS Rolfe G. Banister Rajat K. Bhattacharya Edward D. Bureau Donald L. Cusson Howard S. Dearth William J. DeRener * William M. Hardy * Norace A. Holaday, Jr. * Niles F. Jensen Andrew C. Mack George F. Menard Glenn E. Peabody Paul T. Phillips Albert H. Rioux, Sr. G. Robert Smith Arnold C. Soney * John M. Terravecchia John A. Zito			

DURHAM		
DURHAM TRUST COMPANY 70 MAIN STREET DURHAM, NH 03824		
Tel. 868-5574		
(Year of Incorporation - 1947)		
BRANCH	Vice President	DIRECTORS
151 Congress Street Portsmouth, NH 03801 431-3611	Gary E. Lundh	
OFFICERS	Assistant Vice Presidents	* Earl J. Dearborn
President	Christopher J. Bailey	* Alva F. Fernandez
Alva F. Fernandez	S. Alan Moyer	* Harold D. Moran
Executive Vice President	Treasurer	* Constance W. O'Mara
Michael E. Kenslee	Robert C. Chase, Jr.	* Lawrence E. O'Mara
Sr. Vice President	Assistant Treasurers	* John M. Sakowski
Marshall A. Tebbetts	Gary Storzbach	
	David P. Toutain	
	Assistant Managers	
	Beverly B. Howard	
	M. Gene Welford	
	Asst. Operations Officer	
	Cathy Couturier	
	Asst. Accounting Officer	
	Dorothy P. Pevear	
* Investment Committee Members		

EXETER			
THE EXETER BANKING COMPANY 154 WATER STREET EXETER, NH 03833 Tel. 772-4761			
(Year of Incorporation - 1893)			
BRANCHES	OFFICERS	Vice President/Ass't. Treasurer Wayne Skoglund	Branch Managers Eunice Libby Marilyn MacDonnell Anita Ramsdell
Lafayette Road Hampton Falls, NH 03844 926-3362	President/Treasurer Richard D. Lund, Jr.	Ass't. Vice President Robert L. Cooper Marcia J. Cowan	
Lafayette Road North Hampton, NH 03852 964-5518	Sr. V.P./Sr. Loan Off. Kenneth Davis	Loan Officer Warren Spencer	DIRECTORS
Epping Road Raymond, NH 03077 895-3186	Senior Vice President Edwin R. Baker	Mortgage Officer Shirley M. Craven	* Robert H. Clement * Edwin L. Collishaw, Jr. * Michael J. Dalton * John W. Flynn, Jr. * Edward A. Gage * William A. Hickey, Jr. * Stephen G. Kurtz * Roy A. Ladner * Richard D. Lund, Jr. * John J. Quinn * Ronald A. Remick * Fred A. Wentworth, Jr.
Portsmouth Avenue Stratham, NH 03885 772-6655	Ass't. to the President Carol A. Russell	Assistant Treasurer Bette Southwick	
	Vice Presidents Richard G. Clark, Jr. Dana C. Favor John D. Hebert Arlene J. Keefe Jacques Miller Richard E. Pouliot	Comptroller Philip E. DuPont	
	Vice President/Trust Officer Rudolph C. Hede	Administrative Ass'ts. Theresa Abbott Patricia Qualter Deborah Raymond Arabella Tuttle	
* Investment Committee Members			

GILFORD		HANOVER	
VILLAGE BANK & TRUST COMPANY P.O. BOX 7345 - COUNTRY CLUB ROAD GILFORD, NH 03246 Tel. 528-3000		HANOVER BANK & TRUST COMPANY P.O. BOX A-156 - 80 SOUTH MAIN STREET HANOVER, NH 03755 Tel. 643-4200	
(Year of Incorporation - 1991)		(Year of Incorporation - 1973)	
OFFICERS	DIRECTORS	BRANCHES	DIRECTORS
Chairman of the Board Sandra T. McGonagle	* Kim E. Baron	Hanover Street Lebanon, NH 03766 298-8787	Vice Presidents Edwin S. Childs James J. Laflosca * Robert W. Crichtow
President Gregory M. Dickinson	* William F. Crane	Main & Bridge Street Orford, NH 03777 353-4324	Treasurer Roger A. Frechette * Donald deJ. Cutter
Vice President/Treasurer Norman A. Fortier	* Gregory M. Dickinson	K Mart Shopping Plaza West Lebanon, NH 03784 298-8787	Ass't. Vice Presidents Frank M. Klynn * James J. Laflosca
	Lawrence W. Galid, III	OFFICERS	Assistant Treasurers E. Anne Candon Jeanette Lemay Kathy M. Oakes * Robert D. McLaughry
	* David F. Haley	Chairman of the Board/President Frederic R. Dewe	* Thomas F. Purcell, Jr.
	Sandra T. McGonagle		* James A. Saggiotes
	Edward D. McKean, III		
	* Bradley J. Thompson		
* Investment Committee Members		* Investment Committee Members	

HILLSBORO		JAFFREY		
THE VALLEY BANK WEST MAIN STREET HILLSBORO, NH 03244		THE MONADNOCK BANK 87 MAIN STREET JAFFREY, NH 03452		
Tel. 464-5541		Tel. 532-7788		
(Year of Incorporation - 1973)		(Year of Incorporation - 1855)		
BRANCH	Clerk	BRANCHES	OFFICERS	Consumer Loan Officers
Maple Street Henniker, NH 03242 428-3235	Douglas S. Hatfield, Jr.	Peterborough Shop, Village Peterborough, NH 03458 924-9433	President Robert W. Allen	Jeanne A. Maniscalchi Liane M. Taylor
	Branch Operations Manager Nancy St. Laurent		Vice President/Treasurer Dennis P. O'Loughlin	Ass't. Mortgage Officer Lisa M. Digweed
OFFICERS	DIRECTORS			DIRECTORS
Chairman of the Board/President Richard W. Withington	* Gordon J. Allen Alfred G. Chandler Duane J. Clement Clarence W. Edmunds	Rindge Center Rindge, NH 03461 899-5187	Vice President Wayne R. Gordon William R. Spaulding	* Robert W. Allen Christopher V. Bean Delcie D. Bean
Chief Executive Officer William F. Kacmarcik	* Douglas S. Hatfield, Jr. Daniel G. Kingston Robert J. Johnson	Central Square Troy, NH 03465 242-7737	Ass't. Vice Presidents Lorraine J. Caswell Forrest R. Kimball JoAnn M. St. Pierre Patricia T. Sawtelle	* Reynold A. Belletete Archie L. Coll * Charles H. Griswold B. Leonard Krause D. Glyn Millard
Vice President Judith H. Avery Merle R. Patenaude, Jr.	* William F. Kacmarcik Paul F. Kerber * Donald E. Knappton Milton H. Morris		Ass't. Treasurers Kathleen G. Halfpenny Dorothy S. Richards Eleanor I. Maki	* Walter R. Peterson * Francis X. Quinlan
Assistant Treasurer Tony E. Fowler	* Merle R. Patenaude, Jr. * Richard W. Withington Samuel C. Zachos			
* Investment Committee Members		* Investment Committee Members		

LITTLETON				
INDIAN HEAD BANK NORTH 160 MAIN STREET LITTLETON, NH 03561 Tel. 444-6521				
(Year of Incorporation - 1923)				
BRANCHES		Executive Vice Presidents	Loan Officers	DIRECTORS
Indian Mound Shopping Center Ossipee, NH 03864 539-4300		Francis Deasy Willard G. Bromage, Jr.	Helen Mason Mark Young	
Main Street Bethlehem, NH 03574 869-3348	Main Street Franconia, NH 03580 823-5517	Sr. Vice President/Treasurer James E. Tibbets	Mortgage Loan Officer Drew Cardinal	* Arthur F. Brown, Jr. Frank G. Clark, Jr. * Calvin J. Coleman Winton J. Eastman
Main Street Conway, NH 03818 447-5425	55 Central Street Woodsville, NH 03785 747-3341	Vice Presidents Richard Brunelle Stephen E. Colby Daniel J. Culler Loretta G. Silver A. Frank Stiegler, III	Operations Officer Nancyanne Dickowski	* Laurent R. Fournier * Ralph L. Grindle, Jr. Kenneth M. Grout
240 Main Street Lisbon, NH 03585 838-6662			Branch Manager/Loan Officers Dorothy Belmont John Cobb	* David R. Hastings, II * Joseph R. Richard * Wayne S. Ruggles Herbert Schneider
Route 16 North Conway, NH 03860 356-6306	OFFICERS	Assistant Treasurer Lillian Sylvestre	Branch Manager Barbara Luoma	* Peter A. Smith * John H. Tilton
Main Street North Conway, NH 03860 356-6333	Chairman of the Board Arthur F. Brown, Jr.	Consumer Loan Officer Fred A. Page	Trust Officer Marlene Gallinelli	* Richard G. White Robert Whitney, Jr. Wendell D. Woodbury
	President/Trust Officer Joseph R. Richard	Commercial Loan Officer Carol Walker		

* Investment Committee Members

MANCHESTER					
BANKEAST 1100 ELM STREET MANCHESTER, NH 03105 Tel. 624-6000					
(Year of Incorporation - 1891)					
BRANCHES					
91 South River Road Bedford, NH 03102 624-6000	7 McGregor Street Manchester, NH 03102 624-6000	President/Chief Oper. Off. Paul F. Leaming	Vice President Robert E. Sager	Retail Banking Mgr. Arthur J. Letendre	Credit Officer John P. McGowan
116 North Main Street Concord, NH 03301 224-8100	Route 25 Meredith, NH 03253 279-7954	Regional President (Claremont) Robert J. Rzasa	Exec. Vice President Bruce Sanderson	Commercial Loan Officer Vincent H. Vieten	Sr. Loan Counselors Dennis A. Lamber Gloria I. Loughlin Michael J. Patnaude
Fort Eddy Plaza Concord, NH 03301 224-8100	295 Main Street Nashua, NH 03061 880-5300	Regional President (Concord) George T. Hamilton	V.P./Cashier-Oper. Off. James R. Wood	Retail Services Mgr. Ronald O. Perron	Customer Service Officer Sally A. Ludwick
Claremont Shopping Center Claremont, NH 03743 542-7755	122 Northeast Boulevard Nashua, NH 03062 880-5300	Regional President (Meredith) Robert F. Fournier	V.P./Retail Services Mgr. Corinne P. Landry	Personal Banking Officer Suzanne T. Boucher	
Pine & Pleasant Streets Claremont, NH 03743 542-7755	225 Lowell Road Hudson, NH 03051 880-5300	Sr. V.P.-Pers. Banking Group Mgr. Bowman C. Wingard	Ass't. Vice Presidents Ronald M. Covey, Jr. Charles E. Gorhan Marie M. Grenier Timothy D. Holt Richard L. Jackson Victor C. Levesque Thelma G. McNamara Nancy W. Moscardini Joan M. Mothes Carol A. Newell Thomas L. Parrott Corinne J. Tremblay	Customer Acct. Admin. Louis V. Hebert	DIRECTORS * William H. Craig * Cornelius Devalk * Walter N. Dewitt * Michael H. Foster * Martin L. Gross * Robert E. Heath * Bruce M. Keller * Paul F. Leaming * John I. Snow * Raymond F. Truncellito * Albert B. Wight
South Willow Plaza South Willow Street Manchester, NH 03103 624-6000	OFFICERS Chairman of the Board Walter N. Dewitt	Sr. V.P.-Comm. Banking Group Mgr. Francis J. Haines	Sr. V.P.-Loan Quality Mgr. Peter C. Anderson	Branch Managers Sandra B. Hafford Dennis P. Lagueux Diane A. Lavigne Regina L. McLaurin	
		Sr. V.P.-Personal Lending Mgr. Norman L. Prudhomme	V.P./Mgr.-Municipal Finance John E. Prewitt	Credit Card Mgr. Doris L. Genest	
* Investment Committee Members					

MANCHESTER		MEREDITH	
BANKEAST TRUST COMPANY 1138 ELM STREET MANCHESTER, NH 03105 Tel. 624-6282		MEREDITH BANK & TRUST 1 BAY POINT MEREDITH, NH 03253 Tel. 279-7907	
(Year of Incorporation - 1983)		(Year of Incorporation - 1924)	
OFFICERS President Carroll E. Winch Senior Vice President/Investments David L. Carlson Trust Officers Linda C. Courtemanche Norma Goddard Mark R. Litzerman William R. Parker	DIRECTORS Walter N. Dewitt Peter Hamblett Paul F. Leeming John I. Snow Carroll E. Winch	BRANCHES Route 3 Ashland, NH 05217 968-7131 Route 25 Moultonboro, NH 03254 476-5551 OFFICERS Chairman of the Board Denley W. Emerson President/CEO Richard G. Glicreast Vice President Russell P. Brown Vice President/Treasurer Richard W. Sammons * Investment Committee Members	Assistant Treasurer Paul Muller Security Officer Marjorie E. Greemore Mortgage Officer Judith S. Glover Assistant Operations Officer Mary R. Crosby DIRECTORS Enig Burrows * Neil A. Cowan Denley W. Emerson * G. Michael Foss * Richard G. Glicreast * A. Walter Hill Margaret Lunt Christine P. Powers * David S. Sticht Harry A. Wallace James A. Wallace

NASHUA				
NASHUA TRUST COMPANY 194 MAIN STREET NASHUA, NH 03061-0607 Tel. 882-2755				
(Year of Incorporation - 1889)				
BRANCHES	President	Trust Officer	Ass't Personnel Officer	DIRECTORS
33 Coliseum Avenue Nashua, NH 03063 882-2755	Norman B. Storrs	Harry G. Locke	Maureen F. Donovan	* Joseph A. Bellavance
238 Main Street Nashua, NH 03060 882-2755	Sr. Vice President Donald F. Guertin	Assistant Trust Off. Kevin E. Keegan	Trust Operations Officer Gretchen A. Jaglowski	* Leon P. Brassard
71 Lowell Road Hudson, NH 03051 882-2755	Vice Presidents David P. Bingham Conrad L. Dionne Mark E. Leonard James H. Munroe Donald H. Perham Robert R. Pinsonneault William M. Prizer III	Auditor John M. Nettle	Ass't. Auditor Richard T. Kunzler	* Gilbert Bucknam
Southgate Plaza D. W. Highway South Nashua, NH 03060 882-2755	Ass't. Vice Presidents Elaine D. Ethier Conrad E. Thibault Albert G. Trudeau Joseph J. Wentworth, Jr.	Loan Officers Daniel G. Alcorn Lucille L'Heureux	Administrative Asst. Lucille Lockwood	* Daniel C. Chisholm
OFFICERS		Branch Managers Andrea Boyce Nencie A. Caron Frances T. Hendrickson Irene A. Peters Melissa Zettelmeyer	Credit Manager Wayne F. Nelson	* Robert J. Cross
Chairman of the Board/CEO Robert J. Cross	Assistant Treasurers Dorothy E. Cota Evelyn C. Lorraine Murielle C. Sirois		Data Processing Manager John C. Waszcdisk, Jr.	* Donald W. Erlon
				* David C. Hamblett
				* Raymond A. Labombard
				* James A. Lyons
				* Raymond H. Marcotte
				* John J. Singer, Jr.
				* Norman B. Storrs
				* William R. Swart
				* Samuel A. Tamposi
				* William W. Zechel
* Investment Committee Members				

NEW LONDON			NORTH CONWAY		
THE NEW LONDON TRUST COMPANY MAIN STREET NEW LONDON, NH 03257 Tel. 526-2535			NORTH CONWAY BANK P.O. BOX A - 240 MAIN STREET NORTH CONWAY, NH 03860 Tel. 356-5466		
(Year of Incorporation - 1958)			(Year of Incorporation - 1900)		
BRANCHES	OFFICERS	Clerk Herbert O. Williams	BRANCHES	Vice President Earl P. Osgood	DIRECTORS
Cricenti's Market Newport Road New London, NH 03257 526-2535	President William F. Kidder, Sr. Exec. Vice President/Treasurer William F. Kidder, Jr.	Loan Officer Debra W. S. as	Route 16 Glen, NH 03838 383-5813 Route 302 North Conway, NH 03860 356-6397 Route 16 West Ossipee, NH 03890 539-7501	Treasurer Richard L. Van Dyne Mortgage Officer Thomas W. Crompton Loan Off./Ass't. Treas. William G. Edmunds Bus. Dev./Oper. Officer Kenneth C. Sykes Data Proc. Officer Robert L. Parrish Assistant Loan Officer Michael P. Lacivita Ass't. Mortgage Officer Meredith H. Christie	* S. Jean Fernandez L. Hamlin Greene * Earl P. Osgood * Donald H. Pocock George C. Weston
Currier & Phelps Andover, NH 03216 526-2535 Danbury General Store Routes 4 & 104 Danbury, NH 03230 526-2535 Lake Sunapee Trading Post Route 103 Newbury, NH 03255 526-2535	Senior Vice President Charles V. Sebring Vice Presidents James C. Cleveland William L. McIver Vice President - Administration Rao F. Voss V. P. - EDP/Operations Charles R. Sanderson Ass't. Treasurer/Loan Off. Lois S. Shaw	DIRECTORS * James C. Cleveland * Frank N. Cricenti * Claude E. Gerdner William F. Kidder, Sr. * William F. Kidder, Jr. Chandler M. Perkins * Charles V. Sebring Herbert O. Williams	OFFICERS		
			President S. Jean Fernandez Executive Vice President Frank J. Connolly, Jr.		
* Investment Committee Members			* Investment Committee Members		

PELHAM		PLAISTOW	
PELHAM BANK AND TRUST COMPANY BRIDGE STREET - ROUTE 38 PELHAM, NH 03076 Tel. 635-3545		PLAISTOW BANK AND TRUST COMPANY P.O. BOX 368 - 47 PLAISTOW ROAD PLAISTOW, NH 03865-0368 Tel. 382-6511	
(Year of Incorporation - 1968)		(Year of Incorporation - 1967)	
BRANCHES	Assistant Vice Presidents Florice Howes Laura Papa Treasurer William A. McNamara Assistant Treasurers Ann Busta Raymond Wrobel Clerk Theodore L. Russem	BRANCHES	President Richard W. Fletcher Exec. V. P./Treasurer Thomas E. Quinian Vice President Philip C. Plante Ass't. Vice Presidents Steven M. Caputo David N. Gauron Bruce A. Sloan Ass't. Treasurers Barbara M. Moran Sandra L. Morton John C. Sherman Mortgage Officer Alfreda Woodlock
South Broadway, Route 28 Salem, NH 03079 893-6151 Indian Rock Road, Route 111 Windham, NH 03087 893-4321		P.O. Box 268, Route 121 Atkinson, NH 03811 362-5596 P.O. Box 398, Route 121 Hempstead, NH 03841 329-6711 P.O. Box 518, Route 111 Kingston, NH 03848 642-8054 Carriage Towne Plaza Church Street Kingston, NH 03848 642-3353	DIRECTORS Daniel H. Andernacht Theodore Baratt * William S. Bartlett, Jr. Richard W. Fletcher * James F. Grimes Peter G. Hurd Kevin King John R. Pichowicz * Nicholas Pichowicz * Bernard R. Senter * Wilfred C. Senter
OFFICERS	DIRECTORS * Ralph S. Boutwell * William M. Brady, Jr. * Claude L. Capelli, Jr. * Louis Fineman * George Harris * Willis S. Low * William A. McNamara * Titus Plamaritis * Theodore L. Russem	Chairman of the Board/President Louis Fineman First Vice President George Harris Senior Vice President Patricia McArdle Vice Presidents Paul Santos Allan D. Vorr	
* Investment Committee Members		* Investment Committee Members	

PORTSMOUTH					
INDIAN HEAD BANK AND TRUST COMPANY P.O. BOX 780 - 3 PLEASANT STREET PORTSMOUTH, NH 03801			Tel. 436-4110		
(Year of Incorporation - 1855)					
BRANCHES		OFFICERS	Assistant Vice Presidents	Branch Managers	DIRECTORS
Main Street Epping, NH 03042 679-5491	Islington Street Portsmouth, NH 03801 436-4110	Chairman of the Board/CEO Bradford F. Alden	Scott D. Cote Lawrence H. Cowan Tony F. DeGrecia Denise I. Delnicki Jonathan K. Ellis John A. Fenton Patricia M. Fernandes William W. Hughes William T. Martin Robert A. Pearson Joan S. Rice Charles S. Sherman	Leo Bergeron Margaret M. Plumer Charles A. Walker	* Bradford F. Alden Robert E. Barney Fennis J. Bayicchi Louis E. Bergeron Carl W. Brewitt Francis J. Costello Roland P. Cullen John J. Dineen
60 Portsmouth Avenue Exeter, NH 03833 772-4701	Lafayette Road Portsmouth, NH 03801 436-4110	President/CAO Ronald J. Rioux		Sr. Branch Supervisors Ann French Suzanne S. Healey Sheryl Reppe Susan C. Spalding Donna M. Waslewski	* Albert J. Ferron Robert H. Filion R. Dexter Goodrich
97 Water Street Exeter, NH 03833 772-4701	Pease AFB Facility Rockingham Drive Portsmouth, NH 03801 436-4110	Senior V. P./Treasurer Edward W. Johnson			* Herbert A. Grant, Jr. * J. Paul Griffin Paul J. Holloway, Jr. Russell H. McGuirk Harry MacLeod, Jr. Raymond R. Ouellette
264 Lafayette Road Hampton, NH 03842 926-8894	6 Epping Street Raymond, NH 03077 895-3144	Senior Vice President David R. Travers	Loan Officers Anthony T. Menard Lorraine E. Tobin	Ass't. Branch Managers Arlene G. Clark Diane B. Fraser Janet Keane	* Ronald J. Rioux John M. Ware Morris Weinstein
140 Main Street Newmarket, NH 03857 659-5566	66 South Main Street Hochester, NH 03867 332-6000	Vice Presidents Donald L. Allen Donald R. Brabant Robert C. Coughlin Joel F. Koch Mark F. Tierney	Mortgage Officer Carol A. Turcotte	Ass't. Operations Officer Irene L. Bolsvert	
			Credit Officer John W. Dixon		
			Personnel Representative Karen A. Richard		

* Investment Committee Members

* Investment Committee Members

SALEM

FIDELITY BANK & TRUST COMPANY
 ROCKINGHAM MALL, ROCKINGHAM BLVD. AT ROUTE 28 Tel. 893-7703
 SALEM, NH 03079

(Year of Incorporation - 1983)

OFFICERS

Chairman of the Board
 Richard M. Reilly

President
 John R. Towers

Vice President, Marketing
 Charles J. Kutcher

Treasurer/Controller
 Elizabeth G. Legasey

Clerk
 Charles F. Leahy

Trust Officer/Secretary
 Kenneth J. McDonald

Trust Officer
 Malcolm W. MacNaught

Assistant Treasurer/Security Officer
 Stuart J. Epstein

DIRECTORS

Robert F. Luntz

Dudley A. He

Charles F. Leahy

* Malcolm W. MacNaught

* Richard M. Reilly

David M. Hood

* John R. Towers

* Investment Committee Members

SALEM	SEABROOK
ROCKINGHAM COUNTY TRUST CO. 267 SOUTH BROADWAY SALEM, NH 03079 Tel. 893-6141	SEABROOK BANK AND TRUST COMPANY P.O. BOX 400 - 489 LAFAYETTE ROAD SEABROOK, NH 03874 Tel. 474-5501
(Year of Incorporation - 1969) BRANCH 220 North Broadway Salem, NH 03079 893-6141 Ass't Vice President/Loan Officer Debra M. Cote Consumer Loan Officer Mitty Saba Branch Administrator Bonnie A. Breen Auditor Karen E. Uva OFFICERS Chairman of the Board Robert L. Gable President Frank J. Murray Senior Vice President Paul D. Rizzi Vice Presidents W. Robert Conley Muriel M. V. Jute John C. Tombari Treasurer Russell W. Matson DIRECTORS Francis E. Burke, Sr. * Robert L. Gable Barbara F. Haggan Carrick H. Kachadourian Lawrence J. Kestley George J. Khoury Roland C. Laruchelle Clarence W. Merritt * Frank J. Murray * Berge M. Nalbandian Frank V. Sandberg A. Martin Silverman * Lewis F. Soule Harry A. Tatone Kasim E. Ulaky * Douglas R. Watts * Investment Committee Members	(Year of Incorporation - 1975) BRANCH Routes 280 & 1A Seabrook, NH 03874 474-5009 Mortgage Officer Diana M. Van La Paro OFFICERS Chairman of the Board Wilfred L. Sanders, Jr. President Thomas M. Whelan Vice President/Comptroller Richard A. Willey Assistant Vice Presidents Mark A. Anderson James B. Helms DIRECTORS Richard E. Blinn John J. Candano Michael A. Kutickski * Paul F. Leary * Edward J. McDermott * Francis J. Menchev Richard C. Noel Robert F. Presto Wilfred L. Sanders, Jr. * Vernon R. Seal * Edward H. Tate * Thomas M. Whelan * Investment Committee Members

SUNCOOK			WEARE	
THE SUNCOOK BANK 50 GLASS STREET SUNCOOK, NH 03275		Tel. 465-7564	FIDUCIARY TRUST CO. OF NEW HAMPSHIRE C/O JOSEPH A. MILLMET, 1850 ELM STREET MANCHESTER, NH 03105	
(Year of Incorporation - 1916)			(Year of Incorporation - 1958)	
BRANCHES		DIRECTORS	OFFICERS	DIRECTORS
Epsom Circle Epsom, NH 03234 736-9363	Asst. V. P./Treasurer Roger A. Menard	* Laurent J. Boucher * Ernest E. Coulombe * Gerard F. Cullenot Edward R. Cyr William F. Edmonds Charles F. Gordon Arthur J. Labonville Gerard H. Lavole * Lester W. LeBlanc * K. Donald Woodbury Robert S. Yeaton	President Dominic J. Scalise	John S. Holland Florence A. Keatts John W. McCarthy Joseph A. Millmet Dominic J. Scalise
1288 Hooksett Road Hooksett, NH 03106 568-2192	Asst. Vice President Ernest A. Bergevin		Treasurer John W. McCarthy	
Route 4 Northwood, NH 03261 942-6739	Assistant Treasurers Pauline Chronisk Lawrence E. Labrie		Secretary Joseph A. Millmet	
OFFICERS	Public Relations/Marketing Melvin C. Blais			
President K. Donald Woodbury	Assistant Trust Officer Geneva G. Carrier			
Sr. Vice Presidents Ernest E. Coulombe A. David Polisson	Auditor Ronald P. Lafond			
Vice President Allan V. Everson	Computer Programmer Richard T. Hebert			
* Investment Committee Members				

WHITEFIELD		WOLFEBORO	
THE WHITEFIELD SAVINGS BANK & TRUST COMPANY P.O. BOX 198 - 60 KING'S SQUARE Tel. 837-2551 WHITEFIELD, NH 03598		KINGSWOOD TRUST AND SAVINGS BANK P.O. BOX 872 - CENTER STREET Tel. 569-4224 WOLFEBORO, NH 03694	
(Year of Incorporation - 1891)		(Year of Incorporation - 1972)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
Chairman of the Board Allison H. Meyers	* G. Frederick Astie	Chairman of the Board George W. Walker	* Albert H. Dow, Jr. Ralph P. Dube
President Francis D. Roy	* Charles W. Farrington	President John F. Starratt	* Norris B. Herriman
Vice President G. Frederick Astie	Forrest G. Flanders	Vice Presidents Nancy M. Gardner Bruce S. Seymour	* Charles L. Hunter * Donald H. McBride
Treasurer Mary E. Hennessey	* Allison H. Meyers	Asst. V. P./Treasurer Donna G. King	Leslie G. Rankin Ralph J. Samaha
Loan Officer James E. McLarun	* Francis D. Roy	Assistant Vice Presidents Theresa S. Peterson Kathleen M. Worthington	Alan F. Skelley John F. Starratt
Manager, Data Processing Charlene L. McGee		Secretary Norris B. Herriman	Lawrence S. Toms
Compliance & Assistant Loan Off. Stuart W. Hamilton		Assistant Treasurer Helen L. Boynton	
* Investment Committee Members		* Investment Committee Members	

ABSTRACTS OF THE ANNUAL REPORT
OF
TRUST COMPANIES
SHOWING
CONSOLIDATED REPORT OF CONDITION
INCLUDING TRUST DEPARTMENTS
AND
CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,
DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	ALLENSTOWN	BEDFORD	BELMONT	BERLIN	BERLIN	
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	\$ 4,163,234	\$ 5,176,642	\$ 2,027,324	\$ 4,557,155	\$ 6,502,242	1
2 U.S. Government obligations	.....	6,813,046	6,214,933	12,940,763	1,309,080	2
3 U.S. Government agencies	.....	1,004,625	4,384,067	4,971,275	1,009,832	3
4 State, county, municipal obligations	.....	800,092	121,595	3,495,127	928,078	4
5 Other bonds, notes and debentures	.....	5,400	.....	1,283,115	2,199,716	5
6 Corporate stocks	.....	485,322	500	2,786,737	255,450	6
7 Total securities	.....	9,108,485	10,721,096	25,477,037	5,702,156	7
8 LESS: Premium and valuation reserves	.....	.....	.....	.....	.....	8
9 Total securities net of premium and valuation reserves	.....	9,108,485	10,721,096	25,477,037	5,702,156	9
10 Real estate loans	1,430,037	8,936,145	3,123,281	39,548,453	10,240,201	10
11 Other loans	3,423,052	22,789,848	16,860,507	14,064,299	3,775,175	11
12 Total loans	4,853,089	31,725,993	19,983,788	53,612,752	14,015,376	12
13 LESS: Valuation reserve	18,376	299,965	196,023	340,219	166,872	13
14 Total loans net of valuation reserve	4,834,713	31,426,027	19,787,765	53,272,533	13,848,504	14
15 Overdrafts	3,464	220,693	29,756	136,591	8,396	15
16 Federal funds sold & loans & securities purchased under agreement to resell	175,000	10,350,000	700,000	800,000	685,000	16
17 Bank premises (net)	169,669	785,018	621,573	962,110	436,101	17
18 Leasehold improvements (net)	.....	28,421	4,614	.....	.....	18
19 Furniture, fixtures & equipment (net)	109,764	425,316	122,457	224,517	231,630	19
20 Total fixed assets	279,433	1,238,755	748,644	1,186,627	657,131	20
21 Investment in unconsolidated subsidiaries and other affiliates	.....	.....	.....	.....	.....	21
22 Other real estate owned (net)	.....	1,067,604	250,427	172,946	263,170	22
23 Other assets	76,074	828,352	803,040	1,400,135	597,621	23
24 Total Assets	\$ 9,531,913	\$59,416,556	\$35,068,134	\$37,003,324	\$28,244,220	24
	*****	*****	*****	*****	*****	

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$ 786,161	\$ 9,026,271	\$ 2,489,805	\$ 5,452,327	\$ 1,501,251
26 Time/savings deposits	7,790,561	44,290,669	29,559,125	74,216,049	24,867,862
27 Total deposits	<u>8,576,722</u>	<u>53,316,960</u>	<u>32,048,930</u>	<u>79,648,376</u>	<u>26,169,113</u>
28 Funds borrowed	*****	2,511,703	*****	28,755	*****
29 Other liabilities	211,455	686,262	1,406,988	834,780	957,499
30 Reserve for bad debts - deferred tax	*****	*****	*****	*****	*****
31 Total liabilities and reserves	<u>8,788,177</u>	<u>56,516,925</u>	<u>33,455,918</u>	<u>80,511,911</u>	<u>27,126,612</u>
32 Subordinated notes and debentures	*****	71,429	*****	*****	*****
EQUITY CAPITAL					
33 Preferred stock	*****	*****	*****	*****	*****
34 Common stock	500,000	1,560,890	894,049	316,505	125,000
35 Surplus	250,000	1,230,032	1,050,375	1,000,000	675,000
36 Undivided profits	(8,059)	237,282	(532,306)	5,174,908	317,608
37 Reserve for contingencies and other capital reserves	*****	*****	*****	*****	*****
38 Total capital	<u>741,941</u>	<u>2,899,633</u>	<u>1,612,116</u>	<u>6,491,413</u>	<u>1,117,608</u>
39 Total Liabilities and Capital Accounts	<u>\$ 9,531,918</u>	<u>\$59,416,558</u>	<u>\$35,068,034</u>	<u>\$87,003,324</u>	<u>\$28,244,220</u>

GENERAL INFORMATION					
40 Surety coverage	\$250,000	\$400,000	\$250,000	\$1,000,000	\$525,000
41 Total compensation paid to officers and employees (including directors' fees)	\$125,055	\$686,230	\$486,038	\$834,952	\$319,697
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$406,867	\$3,295,780	\$5,075,549	\$5,638,442	\$1,904,575
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25
45 Special notice	****	5.75	5.75	****	5.50
46 N.O.W.	5.25	5.25	5.25	5.25	5.00
47 Escrow funds	5.25	4.00	****	5.25	****
48 Clubs	Final payment	Final payment	5.25	5.50	5.00
49 Certificates of deposit	8.32 - 14.55	7.50 - 11.50	8.50 - 10.00	6.29 - 16.50	6.00 - 13.50
50 Money market accounts	9.17 - 9.77	8.59 - 9.95	8.40 - 9.80	8.50 - 10.25	8.12 - 9.95
51 Negotiated certificates	9.25 - 10.25	9.00 - 10.00	7.25 - 9.50	9.69 - 10.25	****

CONSOLIDATED REPORT OF CONDITION	BRISTOL	CHARLESTOWN	CLAREMONT	COLEBROOK	DERRY
	THE BRISTOL BANK	CONNECTICUT RIVER BANK	CITY BANK & TRUST	THE FIRST COLEBROOK BANK	DERRY BANK AND TRUST COMPANY
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 764,990	\$ 998,073	\$ 344,508	\$ 1,295,613	\$ 3,722,937
2 U.S. Government obligations	1,935,637	*****	600,000	6,519,553	6,205,798
3 U.S. Government agencies	*****	*****	897,854	*****	688,119
4 State, county, municipal obligations	45,000	503,400	*****	1,106,966	5,933,610
5 Other bonds, notes and debentures	327,352	*****	100,000	1,363,328	349,314
6 Corporate stocks	62,673	*****	13,500	1,573,608	536,272
7 Total securities	2,370,662	503,400	1,611,354	10,563,455	13,713,113
8 LESS: Premium and valuation reserves	*****	*****	3,300	*****	*****
9 Total securities net of premium and valuation reserves	2,370,662	503,400	1,608,054	10,563,455	13,713,113
10 Real estate loans	10,534,727	5,855,828	2,737,910	12,444,003	13,777,945
11 Other loans	2,780,062	12,807,281	4,458,615	6,561,704	20,741,058
12 Total loans	13,314,789	18,663,109	7,196,525	19,005,707	34,519,003
13 LESS: Valuation reserve	121,362	129,608	110,179	228,000	339,728
14 Total loans net of valuation reserve	13,193,427	18,533,501	7,086,346	18,777,707	34,179,275
15 Overdrafts	1,505	17,163	10,450	1,668	123,908
16 Federal funds sold & loans & securities purchased under agreement to resell	1,675,000	2,975,000	800,000	2,700,000	*****
17 Bank premises (net)	276,261	305,897	21,937	221,131	688,630
18 Leasehold improvements (net)	*****	34,967	152,259	*****	119,530
19 Furniture, fixtures & equipment (net)	239,660	128,722	59,720	121,240	493,524
20 Total fixed assets	515,921	469,586	233,966	342,371	1,301,684
21 Investment in unconsolidated subsidiaries and other affiliates	30,300	*****	*****	*****	*****
22 Other real estate owned (net)	24,549	163,970	4,500	33,612	*****
23 Other assets	248,866	274,971	167,073	354,715	661,676
24 Total Assets	\$10,625,420	\$23,935,664	\$10,454,897	\$34,069,341	\$53,702,793
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$ 2,046,422	\$ 3,081,690	\$ 688,072	\$ 3,634,376	\$ 7,235,146 25
26 Time/savings deposits	<u>15,392,356</u>	<u>18,056,284</u>	<u>8,856,731</u>	<u>26,906,033</u>	<u>42,207,836</u> 26
27 Total deposits	<u>17,441,778</u>	<u>21,737,944</u>	<u>9,544,803</u>	<u>30,540,409</u>	<u>49,443,982</u> 27
28 Funds borrowed	*****	*****	*****	*****	325,000 28
29 Other liabilities	191,895	75,025	150,731	233,756	703,839 29
30 Reserve for bad debts - deferred tax	*****	30,146	*****	*****	***** 30
31 Total liabilities and reserves	<u>17,633,673</u>	<u>21,833,115</u>	<u>9,695,084</u>	<u>30,776,165</u>	<u>50,472,821</u> 31
32 Subordinated notes and debentures	*****	100,000	*****	*****	350,000 32
EQUITY CAPITAL					
33 Preferred stock	*****	*****	*****	*****	***** 33
34 Common stock	266,835	162,500	425,000	142,170	358,555 34
35 Surplus	750,000	837,500	275,000	1,000,000	1,050,000 35
36 Undivided profits	174,912	980,907	56,813	2,151,006	1,271,417 36
37 Reserve for contingencies and other capital reserves	*****	21,642	*****	*****	200,000 37
38 Total capital	<u>1,191,747</u>	<u>2,102,549</u>	<u>759,813</u>	<u>3,293,176</u>	<u>3,229,972</u> 38
39 Total Liabilities and Capital Accounts	<u>\$18,825,420</u>	<u>\$23,935,664</u>	<u>\$10,454,897</u>	<u>\$34,069,341</u>	<u>\$53,702,793</u> 39

GENERAL INFORMATION					
40 Surety coverage	\$450,000	\$500,000	\$400,000	\$525,000	\$525,000 40
41 Total compensation paid to officers and employees (including directors' fees)	\$284,297	\$381,987	\$152,659	\$337,730	\$975,340 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$1,124,426	\$1,483,940	\$746,244	\$2,135,113	\$2,947,257 42
43 Rate of dividends paid during period:					43
44 Regular savings	5.25	5.25	5.25	5.25	5.25 44
45 Special notice	****	5.75	5.50	****	5.50 45
46 N.O.M.	5.25	****	5.00	5.25	5.25 46
47 Escrow funds	****	5.25	5.25	5.50	5.25 47
48 Clubs	2.00	5.25	4.00	5.00	5.00 48
49 Certificates of deposit	8.05 - 10.80	7.25 - 16.30	9.00 - 11.00	7.25 - 11.75	7.50 - 10.25 49
50 Money market accounts	8.39 - 10.80	8.60 - 9.01	8.12 - 9.45	8.48 - 9.78	8.30 - 9.50 50
51 Negotiated certificates	****	8.90 - 10.65	8.21 - 8.75	****	8.00 - 11.00 51

CONSOLIDATED REPORT OF CONDITION	DURHAM	EXETER	GILFORD	HANOVER	HILLSBORO
	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 3,997,514	\$ 7,478,568	\$ 523,977	\$ 2,098,157	\$ 5,731,193
2 U.S. Government obligations	597,865	13,294,846	1,200,000	1,695,106	1,596,844
3 U.S. Government agencies	890,557	6,045,697	*****	1,500,000	*****
4 State, county, municipal obligations	3,465,653	10,034,061	*****	5,077,278	378,500
5 Other bonds, notes and debentures	*****	806,275	*****	*****	*****
6 Corporate stocks	2,757,674	130,836	*****	399,051	*****
7 Total securities	7,711,549	50,511,715	1,200,000	8,671,435	1,975,344
8 LESS: Premium and valuation reserves	*****	*****	1,007	*****	*****
9 Total securities net of premium and valuation reserves	7,711,549	50,511,715	1,198,993	8,671,435	1,975,344
10 Real estate loans	8,685,716	38,628,908	4,851,908	13,266,282	4,974,729
11 Other loans	10,911,905	21,927,887	2,705,000	7,487,849	3,642,578
12 Total loans	19,597,621	60,556,695	7,556,908	20,754,131	8,617,307
13 LESS: valuation reserve	100,000	709,051	40,000	160,095	70,609
14 Total loans net of valuation reserve	19,497,621	59,847,644	7,516,908	20,594,036	8,546,698
15 Overdrafts	207,415	19,845	10,000	589,134	41,447
16 Federal funds sold & loans & securities purchased under agreement to resell	3,800,000	3,100,000	1,020,000	1,350,000	1,600,000
17 Bank premises (net)	768,401	1,350,804	272,364	467,579	242,009
18 Leasehold improvements (net)	6,734	*****	*****	7,328	*****
19 Furniture, fixtures & equipment (net)	503,703	296,623	175,396	141,212	117,825
20 Total fixed assets	1,078,838	1,647,427	447,760	616,110	359,834
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	*****
22 Other real estate owned (net)	*****	566,866	*****	85,150	*****
23 Other assets	228,003	1,522,228	124,042	515,961	222,752
24 Total Assets	\$36,520,943	\$104,495,413	\$10,841,680	\$54,517,989	\$15,477,268
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$ 5,421,377	\$ 15,323,549	\$ 463,830	\$ 2,657,342	\$ 2,980,584 25
26 Time/savings deposits	<u>28,504,135</u>	<u>80,144,551</u>	<u>9,502,639</u>	<u>26,387,433</u>	<u>14,066,768 26</u>
27 Total deposits	<u>33,925,512</u>	<u>95,467,900</u>	<u>9,766,677</u>	<u>29,224,795</u>	<u>17,047,352 27</u>
28 Funds borrowed	95,000	4,601	97,234	1,777,050	***** 28
29 Other liabilities	194,901	1,266,774	19,467	241,808	228,136 29
30 Reserve for bad debts - deferred tax	*****	(14,136)	*****	4,500	***** 30
31 Total liabilities and reserves	<u>34,215,413</u>	<u>96,725,139</u>	<u>9,883,370</u>	<u>31,248,153</u>	<u>17,275,490 31</u>
32 Subordinated notes and debentures	*****	*****	*****	*****	***** 32
EQUITY CAPITAL					
33 Preferred stock	*****	*****	*****	*****	***** 33
34 Common stock	250,000	600,000	500,000	200,000	346,500 34
35 Surplus	300,000	1,312,000	250,000	1,816,284	452,590 35
36 Undivided profits	1,755,530	5,858,774	208,302	1,247,618	402,688 36
37 Reserve for contingencies and other capital reserves	*****	*****	*****	5,934	***** 37
38 Total capital	<u>2,505,530</u>	<u>7,770,774</u>	<u>958,302</u>	<u>3,269,836</u>	<u>1,201,778 38</u>
39 Total Liabilities and Capital Accounts	<u>\$36,520,943</u>	<u>\$104,495,913</u>	<u>\$10,841,680</u>	<u>\$34,517,989</u>	<u>\$18,477,268 39</u>

GENERAL INFORMATION					
40 Surety coverage	\$450,000	\$5,000,000	\$250,000	\$600,000	\$450,000 40
41 Total compensation paid to officers and employees (including directors' fees)	\$532,969	\$1,454,532	\$190,182	\$369,326	\$254,534 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$1,891,189	\$6,515,281	\$553,001	\$1,736,538	\$1,079,432 42
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25 44
45 Special notice	****	5.75	****	5.50	5.75 45
46 N.O.W.	5.25	5.25	5.25	5.25	**** 46
47 Escrow funds	****	3.25	****	****	**** 47
48 Clubs	Final payment	5.00 - 5.25	5.25	5.25	Final payment 48
49 Certificates of deposit	6.00 - 10.50	7.50 - 16.55	8.25 - 10.00	7.00 - 15.30	7.25 - 15.95 49
50 Money market accounts	8.91 - 9.39	8.22 - 9.95	8.25 - 9.95	8.50 - 11.50	9.00 - 9.95 50
51 Negotiated certificates	9.38	8.50 - 10.50	8.25 - 10.00	9.50	9.00 51

CONSOLIDATED REPORT OF CONDITION	JAFFREY	LITTLETON	MANCHESTER	MANCHESTER	MEREDITH
	THE MUNADNOCK BANK	INCAN HEAD BANK NORTH	BANKEAST	BANKEAST TRUST COMPANY	MEREDITH BANK & TRUST
ASSETS (DENTS OMITTED)					
1 Cash and due from banks	\$ 2,423,377	\$ 11,777,970	\$ 50,767,274	\$240,000	\$ 3,092,347 1
2 U.S. Government obligations	9,849,501	9,065,910	24,701,206	*****	3,124,000 2
3 U.S. Government agencies	2,654,344	2,961,741	17,950,055	*****	1,458,380 3
4 State, county, municipal obligations	968,992	6,175,635	3,956,946	*****	16,500 4
5 Other bonds, notes and debentures	313,435	2,299,614	9,760,501	*****	87,816 5
6 Corporate stocks	653,940	610,128	4,876,296	*****	161,590 6
7 Total securities	14,420,012	21,113,028	61,245,004	*****	4,848,286 7
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	***** 8
9 Total securities net of premium and valuation reserves	14,420,012	21,113,028	61,245,004	*****	4,848,286 9
10 Real estate loans	27,154,069	25,018,637	88,892,687	*****	3,838,682 10
11 Other loans	16,281,443	31,932,239	84,960,434	*****	5,748,604 11
12 Total loans	43,435,512	66,950,876	173,853,121	*****	9,587,286 12
13 LESS: valuation reserve	271,924	658,079	1,452,896	*****	42,136 13
14 Total loans net of valuation reserve	43,163,588	66,292,797	172,400,225	*****	9,545,150 14
15 Overdrafts	21,715	66,242	388,700	*****	3,296 15
16 Federal funds sold & loans & securities purchased under agreement to resell	3,800,000	1,650,000	12,050,000	*****	900,000 16
17 Bank premises (net)	1,403,536	2,200,211	6,943,613	*****	315,688 17
18 Leasehold improvements (net)	104,003	30,487	505,280	*****	11,216 18
19 Furniture, fixtures & equipment (net)	920,648	567,942	1,810,720	*****	187,175 19
20 Total fixed assets	2,428,187	2,796,640	8,859,613	*****	514,079 20
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	***** 21
22 Other real estate owned (net)	9,829	251,911	249,750	*****	***** 22
23 Other assets	714,006	3,593,165	5,287,239	*****	346,828 23
24 Total Assets	\$54,980,715	\$107,523,353	\$311,247,805	\$240,000	\$19,249,986 24
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$ 5,902,608	\$ 12,406,766	\$ 42,111,958	\$.....	\$ 2,058,000 25
26 Time/savings deposits	56,012,662	66,621,176	231,343,498	.....	14,573,942 26
27 Total deposits	61,915,470	99,027,942	273,455,456	.....	16,631,942 27
28 Funds borrowed	.....	135,552	17,110,950	.....	1,081,546 28
29 Other liabilities	510,567	1,447,184	3,106,495	.....	208,742 29
30 Reserve for bad debts - deferred tax	.....	56,367	.....	.....	..... 30
31 Total liabilities and reserves	62,226,037	100,669,045	293,672,901	.....	17,922,230 31
32 Subordinated notes and debentures	.....	.....	.....	.....	..... 32
EQUITY CAPITAL					
33 Preferred stock	.....	.....	.....	.....	..... 33
34 Common stock	720,705	1,500,000	2,000,000	200,000	200,000 34
35 Surplus	2,100,000	1,885,000	10,932,650	40,000	400,000 35
36 Undivided profits	1,933,973	3,469,308	4,642,254	.....	727,756 36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	..... 37
38 Total capital	4,754,678	6,854,308	17,574,904	240,000	1,327,756 38
39 Total Liabilities and Capital Accounts	\$66,980,715	\$107,523,353	\$311,247,805	\$240,000	\$19,249,986 39
GENERAL INFORMATION					
40 Surety coverage	\$1,000,000	\$5,000,000	\$10,000,000	\$10,000,000	\$365,000 40
41 Total compensation paid to officers and employees (including directors' fees)	\$784,606	\$1,379,175	\$4,656,789	\$.....	\$306,803 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$4,332,269	\$6,324,885	\$18,340,219	\$.....	\$915,920 42
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	....	5.25 44
45 Special notice	....	5.50	5.75	....	.... 45
46 N.O.W.	5.25	5.25	5.25	....	5.25 46
47 Escrow funds	....	....	5.00	....	.... 47
48 Clubs	5.25	5.25	5.25	....	4.00 48
49 Certificates of deposit	8.75 - 10.50	5.25 - 10.50	7.50 - 16.55	 -	 - 49
50 Money market accounts	5.50 - 9.95	8.12 - 9.95	5.25 - 10.50	 -	5.00 - 10.50 50
51 Negotiated certificates	9.00 - 9.50	7.75 - 9.75	....	....	9.25 51

CONSOLIDATED REPORT OF CONDITION	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	PLAISTOW
	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 18,420,464	\$ 2,571,298	\$ 5,672,562	\$26,710,295	\$ 5,794,296 1
2 U.S. Government obligations	12,511,813	1,856,942	2,474,142	12,567,153	5,192,797 2
U.S. Government agencies	600,000	406,125	300,000	1,444,918	694,244 3
4 State, county, municipal obligations	15,905,563	1,952,216	10,758,848	6,153,966	146,666 4
5 Other bonds, notes and debentures	3,991,473	*****	*****	*****	965,394 5
6 Corporate stocks	6,126	2,627,793	4,857,474	15,561,359	267,268 6
7 Total securities	33,012,777	5,823,076	18,390,464	35,707,396	7,266,969 7
8 LESS: Premium and valuation reserves	*****	7,466	*****	*****	***** 8
9 Total securities net of premium and valuation reserves	33,012,777	6,815,610	18,390,464	35,707,396	7,266,969 9
10 Real estate loans	32,655,414	21,831,560	14,213,728	19,591,210	12,720,178 10
11 Other loans	92,356,842	7,858,846	10,252,568	14,153,396	8,750,647 11
12 Total loans	125,010,256	29,690,406	24,466,096	33,744,611	21,470,825 12
13 LESS: Valuation reserve	1,482,186	582,948	333,064	307,916	159,402 13
14 Total loans net of valuation reserve	123,528,070	29,107,458	24,133,032	33,436,695	21,311,423 14
15 Overdrafts	152,619	133,070	2,946	20,307	11,939 15
16 Federal funds sold & loans & securities purchased under agreement to resell	28,900,000	2,300,000	*****	600,000	450,000 16
17 Bank premises (net)	1,979,754	800,977	441,222	180,332	781,239 17
18 Leasehold improvements (net)	*****	8,273	*****	246,341	66,874 18
19 Furniture, fixtures & equipment (net)	978,323	313,316	627,629	170,641	285,197 19
20 Total fixed assets	2,958,077	1,122,566	1,068,851	597,814	1,131,310 20
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	***** 21
22 Other real estate owned (net)	*****	96,512	18,848	154,422	***** 22
23 Other assets	2,005,961	506,895	393,167	1,392,298	492,792 23
24 Total Assets	\$208,977,968	\$42,655,509	\$49,679,870	\$98,618,227	\$56,458,729 24
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$ 28,740,888	\$ 2,606,959	\$ 7,695,294	\$ 9,085,746	\$ 6,787,934
26 Time/savings deposits	162,640,942	5,486,627	34,880,290	71,445,080	27,194,259
27 Total deposits	191,387,830	38,093,586	42,575,584	80,530,826	33,982,193
28 Funds borrowed	*****	1,053,472	875,000	10,745,451	*****
29 Other liabilities	2,588,774	680,102	355,753	794,527	165,582
30 Reserve for bad debts - deferred tax	*****	(154,733)	37,527	221,140	*****
31 Total liabilities and reserves	193,976,604	39,672,407	43,843,864	92,291,924	34,147,575
32 Subordinated notes and debentures	*****	100,000	*****	*****	*****
EQUITY CAPITAL					
33 Preferred stock	*****	*****	*****	*****	*****
34 Common stock	917,875	282,125	100,000	368,580	239,675
35 Surplus	9,000,000	674,875	700,000	2,583,143	1,396,177
36 Undivided profits	5,083,489	2,089,254	4,995,548	3,518,755	675,302
37 Reserve for contingencies and other capital reserves	*****	(163,152)	40,658	56,847	*****
38 Total capital	15,001,364	2,983,102	5,836,006	6,527,303	2,311,154
39 Total Liabilities and Capital Accounts	\$208,977,968	\$42,655,509	\$49,679,870	\$98,819,227	\$36,458,729

GENERAL INFORMATION					
40 Surety coverage	\$3,000,000	\$675,000	\$675,000	\$500,000	\$450,000
41 Total compensation paid to officers and employees (including directors' fees)	\$2,726,814	\$573,569	\$716,053	\$803,720	\$601,992
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$12,279,754	\$2,544,433	\$2,502,222	\$5,247,485	\$1,697,056
43 Rate of dividends paid during period:					
44 Regular savings	5.25	5.25	5.25	5.25	5.25
45 Special notice	5.75	****	5.75	5.75	5.75
46 N.O.W.	5.25	4.00	5.25	****	5.25
47 Escrow funds	5.25	****	5.25	3.25	4.75
48 Clubs	5.25	Final Payment	5.00	Final Payment	5.25
49 Certificates of deposit	6.00 - 8.00	5.75 - 11.00	7.62 - 10.99	7.50 - 15.00	9.25 - 10.55
50 Money market accounts	8.00 - 10.50	8.12 - 10.00	7.75 - 9.91	9.46 - 9.95	8.12 - 10.00
51 Negotiated certificates	8.00 - 9.13	****	8.38 - 10.55	10.00	****

CONSOLIDATED REPORT OF CONDITION	PORTSMOUTH	SALEM	SALEM	SEABROOK	SUNCOOK
	INDIAN HEAD BANK AND TRUST COMPANY	FIDELITY BANK & TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SUNCOOK BANK
ASSETS (DENTS OMITTED)					
1 Cash and due from banks	\$ 14,627,074	\$ 1,034	\$ 1,833,951	\$ 2,550,526	\$ 4,889,476
2 U.S. Government obligations	10,358,354	1,354,186	5,830,119	6,083,485	14,154,562
3 U.S. Government agencies	6,430,414	*****	2,761,591	1,704,967	4,929,079
4 State, county, municipal obligations	5,005,798	*****	2,962,641	1,626,999	3,659,736
5 Other bonds, notes and debentures	4,482,387	*****	*****	1,236,409	*****
6 Corporate stocks	3,138,715	1,718,164	749,809	34,400	27,000
7 Total securities	29,415,668	3,072,350	12,304,160	10,686,260	22,770,377
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	*****
9 Total securities net of premium and valuation reserves	29,415,668	3,072,350	12,304,160	10,686,260	22,770,377
10 Real estate loans	51,901,661	*****	3,846,090	6,373,720	33,811,841
11 Other loans	86,016,856	*****	22,751,012	6,490,575	10,267,323
12 Total loans	137,918,517	*****	26,597,102	12,864,295	44,079,164
13 LESS: Valuation reserve	1,260,000	*****	114,522	206,888	436,431
14 Total loans net of valuation reserve	136,658,457	*****	26,482,580	12,657,407	43,642,733
15 Overdrafts	154,788	*****	6,350	12,852	5,762
16 Federal funds sold & loans & securities purchased under agreement to resell	*****	*****	*****	5,100,000	2,900,000
17 Bank premises (net)	1,411,004	*****	211,231	366,921	175,991
18 Leasehold improvements (net)	631,982	*****	75,267	4,406	*****
19 Furniture, fixtures & equipment (net)	754,684	1,748	464,226	277,527	719,239
20 Total fixed assets	2,797,670	1,748	750,724	648,854	895,230
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	80,170	*****
22 Other real estate owned (net)	179,593	*****	*****	397,013	281,205
23 Other assets	1,761,794	75,058	854,833	*****	1,005,617
24 Total Assets	\$105,545,004	\$5,148,190	\$42,232,598	\$52,133,082	\$76,390,400
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$ 35,254,034	\$	\$ 5,862,115	\$ 8,162,653	\$ 7,576,200 25
26 Time/savings deposits	124,965,196	.....	30,724,713	21,966,710	63,227,210 26
27 Total deposits	160,219,230	.....	36,591,828	30,129,363	70,803,410 27
28 Funds borrowed	8,294,944	.....	1,900,000	50,000	 28
29 Other liabilities	5,875,559	94,509	540,132	133,147	873,874 29
30 Reserve for bad debts - deferred tax	66,281	.....	.....	.....	29,080 30
31 Total liabilities and reserves	174,476,014	94,509	39,031,960	30,312,710	71,706,364 31
32 Subordinated notes and debentures	.....	.....	600,000	124,000	 32
EQUITY CAPITAL					
33 Preferred stock	.....	1,500,000	.....	250,000	 33
34 Common stock	2,410,000	1,500,000	392,750	575,525	381,965 34
35 Surplus	3,376,520	53,681	1,226,500	323,680	1,566,574 35
36 Undivided profits	5,332,470	.....	981,388	545,967	2,735,497 36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	..... 37
38 Total capital	11,118,990	3,053,681	3,200,638	1,820,372	4,684,036 38
39 Total Liabilities and Capital Accounts	\$185,595,004	\$3,148,190	\$42,232,598	\$32,133,082	\$76,390,400 39
GENERAL INFORMATION					
40 Surety coverage	\$3,000,000	\$25,000,000	\$530,000	\$1,650,000	\$1,050,000 40
41 Total compensation paid to officers and employees (including directors' fees)	\$2,321,448	\$47,936	\$546,977	\$588,882	\$820,436 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$9,949,123	\$.....	\$2,339,861	\$1,576,756	\$4,765,662 42
43 Rate of dividends paid during period:					43
44 Regular savings	5.25	....	5.25	5.25	5.25 44
45 Special notice	5.75	....	5.50	5.75	5.75 45
46 N.O.W.	5.25	....	5.25	5.25	5.25 46
47 Escrow funds	....	....	3.25	....	5.25 47
48 Clubs	5.25	....	5.25	5.25	5.00 48
49 Certificates of deposit	5.25 - 5.75	....	7.50 - 16.50	7.50 - 15.55	6.00 - 15.55 49
50 Money market accounts	8.50 - 16.55	....	9.00 - 14.55	8.50 - 9.95	9.04 - 10.00 50
51 Negotiated certificates	8.75 - 10.25	....	7.50 - 14.55	8.50	9.50 51

CONSOLIDATED REPORT OF CONDITION	WEARE	WHITEFIELD	WOLFEBORO		
	FIDUCIARY TRUST CO. OF NEW HAMPSHIRE	WHITEFIELD SAVINGS BANK & TRUST COMPANY	K. NGSWOOD TRUST AND SAVINGS BANK		
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 58,869	\$ 3,809,858	\$ 1,506,806		1
2 U.S. Government obligations	*****	979,572	8,519,363		2
3 U.S. Government agencies	*****	41,565	3,066,290		3
4 State, county, municipal obligations	9,752	511,148	1,418,529		4
5 Other bonds, notes and debentures	*****	25,000	262,494		5
6 Corporate stocks	*****	*****	492,400		6
7 Total securities	9,752	1,557,285	13,859,076		7
8 LESS: Premium and valuation reserves	*****	*****	*****		8
9 Total securities net of premium and valuation reserves	9,752	1,557,285	13,859,076		9
10 Real estate loans	33,293	9,046,415	16,834,115		10
11 Other loans	*****	5,180,497	9,331,110		11
12 Total loans	33,293	14,226,910	26,165,225		12
13 LESS: Valuation reserve	*****	117,415	253,446		13
14 Total loans net of valuation reserve	33,293	14,109,497	25,911,779		14
15 Overdrafts	*****	27,515	20,125		15
16 Federal funds sold & loans & securities purchased under agreement to resell	*****	2,950,000	2,450,000		16
17 Bank premises (net)	*****	419,979	423,748		17
18 Leasehold improvements (net)	*****	*****	47,814		18
19 Furniture, fixtures & equipment (net)	*****	91,100	151,189		19
20 Total fixed assets	*****	511,079	622,751		20
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****		21
22 Other real estate owned (net)	*****	80,878	50,861		22
23 Other assets	846	70,374	1,728,590		23
24 Total Assets	\$102,760	\$23,116,284	\$46,149,988		24
	*****	*****	*****		

LIABILITIES AND CAPITAL ACCOUNTS					
25 Demand deposits	\$.....	\$ 1,786,176	\$ 2,252,626		25
26 Time/savings deposits	.....	19,717,456	40,549,762		26
27 Total deposits	.....	21,503,632	42,802,388		27
28 Funds borrowed	.....	.....	.....		28
29 Other liabilities	1,534	155,421	702,273		29
30 Reserve for bad debts - deferred tax	.....	.....	.....		30
31 Total liabilities and reserves	1,534	21,659,053	43,504,661		31
32 Subordinated notes and debentures	.....	.....	.....		32
EQUITY CAPITAL					
33 Preferred stock	.....	.....	.....		33
34 Common stock	30,000	116,180	350,048		34
35 Surplus	30,000	547,080	791,921		35
36 Undivided profits	41,226	793,971	1,503,358		36
37 Reserve for contingencies and other capital reserves	.....	.....	.....		37
38 Total capital	101,226	1,457,231	2,645,327		38
39 Total Liabilities and Capital Accounts	\$102,760	\$23,116,284	\$46,149,988		39
GENERAL INFORMATION					
40 Surety coverage	\$100,000	\$450,000	\$1,000,000		40
41 Total compensation paid to officers and employees (including directors' fees)	\$.....	\$236,914	\$477,034		41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$.....	\$1,552,375	\$3,467,810		42
43 Rate of dividends paid during period:					43
44 Regular savings	....	5.25	5.25		44
45 Special notice	....	5.50	5.75		45
46 N.O.W.	....	4.00	5.25		46
47 Escrow funds	....	....	5.00		47
48 Clubs	....	5.00	5.25		48
49 Certificates of deposit	....	6.70 - 10.25	8.25 - 11.00		49
50 Money market accounts	....	8.00 - 8.25	9.39 - 9.78		50
51 Negotiated certificates	....	....	9.1d - 9.38		51

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	ALLENSTOWN	BEDFORD	BELMONT	BERLIN	BERLIN
	THE FAMILY BANK & TRUST	THE BEDFORD BANK	BELKNAP BANK & TRUST	THE BERLIN CITY BANK	NORTH COUNTRY BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$454,489	\$4,047,262	\$3,334,807	\$6,113,139	\$1,809,309 1
2 Interest and dividends on securities	.....	1,039,175	636,808	2,908,404	555,621 2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	29,436	692,907	142,501	156,268	175,103 3
4 Commissions, collection, exchange & service charges	18,103	292,273	174,614	24,161	40,124 4
5 Trust Department Income	.....	.....	.....	.....	..... 5
6 Other operating earnings	164,821	46,746	184,619	251,103	372,860 6
7 Total Operating Earnings	<u>666,849</u>	<u>6,118,363</u>	<u>4,473,349</u>	<u>9,451,075</u>	<u>2,953,017</u> 7
OPERATING EXPENSES:					
8 Salaries, wages and fees	125,055	686,230	486,038	834,952	319,697 8
9 Employee benefits	26,983	138,698	76,202	156,511	61,740 9
10 Interest on deposits	406,867	3,295,780	3,075,545	5,638,442	1,904,575 10
11 Interest on borrowings and related liabilities	.....	193,706	7,246	59,292	 11
12 Interest on capital notes and debentures	.....	33,428	.....	.....	..... 12
13 Net occupancy expense of bank premises	16,835	140,720	109,099	119,023	107,868 13
14 Furniture and equipment expense	.....	194,121	120,937	110,293	74,493 14
15 Provision for loan losses (or actual net loan losses)	9,600	125,026	696,445	180,000	50,000 15
16 Other operating expenses	119,793	1,079,815	468,038	771,454	260,322 16
17 Total Operating Expenses	<u>705,133</u>	<u>5,887,524</u>	<u>5,039,561</u>	<u>7,869,967</u>	<u>2,778,695</u> 17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>(38,284)</u>	<u>230,839</u>	<u>(566,211)</u>	<u>1,581,108</u>	<u>174,322</u> 18
19 Applicable income taxes	.....	(52,300)	5,000	(462,019)	 19
20 NET OPERATING EARNINGS AFTER TAXES	<u>(38,284)</u>	<u>178,539</u>	<u>(561,211)</u>	<u>1,119,089</u>	<u>174,322</u> 20

NON-OPERATING (CHARGES)/CREDITS:							
21	Net gains/(losses) on securities	*****	*****	(560)	130,268	17,457	21
22	Other net non-operating (charges)/credits	*****	(27,989)	(4,100)	*****	(258,038)	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	*****	(35,989)	(4,660)	130,268	(240,581)	23
24	NET INCOME	(38,284)	142,550	(565,871)	1,249,357	(66,259)	24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	*****	*****	*****	221,553	*****	25
26	NET INCOME AFTER DIVIDENDS	(38,284)	142,550	(565,871)	1,027,804	(66,259)	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	*****	1,631,111	10,000	*****	*****	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	28,571	*****	*****	*****	28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	(38,284)	1,745,090	(555,871)	1,027,804	(66,259)	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	780,225	1,154,543	2,167,987	5,463,609	1,183,867	30
31	CAPITAL ACCOUNT AT END OF PERIOD	\$741,941	\$2,899,633	\$1,612,116	\$6,491,413	\$1,117,608	31
*****						*****	*****
RESERVE FOR LOAN LOSSES:							
32	Balance at beginning of period	\$10,000	\$200,949	\$215,570	\$225,000	\$178,376	32
33	Recoveries credited to reserve	*****	32,189	28,901	12,268	13,665	33
34	Provision for loan losses	9,600	125,026	696,449	180,000	50,000	34
35	Other transfers to/(from) the account	*****	82,271	*****	*****	*****	35
36	Losses charged to the reserve	1,224	140,469	744,897	77,049	75,169	36
37	Balance at end of period	\$18,376	\$299,966	\$196,023	\$340,219	\$166,872	37
*****						*****	*****

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	BRISTOL	CHARLESTOWN	CLAREMONT	COLEBROOK	DERRY	
	THE BRISTOL BANK	CONNECTICUT RIVER BANK	CITY BANK & TRUST	THE FIRST COLEBROOK BANK	DERRY BANK AND TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	\$1,535,808	\$2,456,246	\$1,059,596	\$2,252,894	\$4,368,096	1
2 Interest and dividends on securities	215,311	189,425	127,712	945,371	1,231,236	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	119,801	89,181	130,629	207,303	69,644	3
4 Commissions, collection, exchange & service charges	50,242	118,379	28,843	58,424	434,523	4
5 Trust Department income	*****	*****	*****	*****	*****	5
6 Other operating earnings	4,712	2,193	6,829	27,876	48,484	6
7 Total Operating Earnings	<u>1,925,874</u>	<u>2,862,424</u>	<u>1,333,609</u>	<u>3,491,868</u>	<u>6,151,983</u>	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	284,297	381,987	152,659	337,730	976,340	8
9 Employee benefits	47,145	71,609	30,241	71,374	236,791	9
10 Interest on deposits	1,124,426	1,483,940	748,244	2,155,113	2,947,257	10
11 Interest on borrowings and related liabilities	*****	*****	2,937	*****	15,396	11
12 Interest on capital notes and debentures	293	7	*****	*****	33,250	12
13 Net occupancy expense of bank premises	63,820	60,928	37,869	70,318	358,830	13
14 Furniture and equipment expense	159,462	49,084	26,623	10,797	71,586	14
15 Provision for loan losses (on actual net loan losses)	46,500	47,973	135,000	11,457	141,216	15
16 Other operating expenses	235,604	444,719	176,622	344,201	785,403	16
17 Total Operating Expenses	<u>1,961,547</u>	<u>2,540,247</u>	<u>1,310,195</u>	<u>2,980,990</u>	<u>5,566,069</u>	17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>(35,673)</u>	<u>322,177</u>	<u>23,414</u>	<u>510,878</u>	<u>585,914</u>	18
19 Applicable income taxes	*****	(41,600)	*****	(151,443)	(139,020)	19
20 NET OPERATING EARNINGS AFTER TAXES	<u>(35,673)</u>	<u>280,577</u>	<u>23,414</u>	<u>359,435</u>	<u>446,894</u>	20

NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	(4,084)	*****	*****	111,421	52,350 21
22	Other net non-operating (charges)/credits	(13,180)	*****	(14,760)	*****	13,787 22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(17,264)	*****	(14,760)	111,421	66,137 23
24	NET INCOME	(52,937)	280,577	8,654	470,856	513,031 24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	*****	102,575	*****	94,780	88,922 25
26	NET INCOME AFTER DIVIDENDS	(52,937)	178,202	8,654	376,076	424,109 26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	250,000	*****	*****	*****	***** 27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	*****	*****	*****	***** 28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	197,063	178,202	8,654	376,076	424,109 29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	994,684	1,924,347	751,159	2,917,100	2,805,863 30
31	CAPITAL ACCOUNT AT END OF PERIOD	\$1,191,747	\$2,102,549	\$759,813	\$3,293,176	\$3,229,972 31

RESERVE FOR LOAN LOSSES:						
32	Balance at beginning of period	\$100,000	\$129,675	\$ 81,545	\$226,000	\$263,980 32
33	Recoveries credited to reserve	854	6,993	22,419	2,253	9,521 33
34	Provision for loan losses	46,500	47,973	135,000	11,457	141,216 34
35	Other transfers to/(from) the account	*****	*****	*****	*****	***** 35
36	Losses charged to the reserve	25,992	55,033	128,785	13,690	74,989 36
37	Balance at end of period	\$121,362	\$129,608	\$110,179	\$228,000	\$339,728 37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DURHAM	EXETER	GILFORD	HANOVER	HILLSBORO	
	DURHAM TRUST COMPANY	THE EXETER BANKING COMPANY	VILLAGE BANK & TRUST COMPANY	HANOVER BANK & TRUST COMPANY	THE VALLEY BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	\$2,394,858	\$7,858,933	\$ 850,035	\$2,714,424	\$1,055,880	1
2 Interest and dividends on securities	460,278	2,591,619	99,958	662,134	80,919	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	482,465	301,635	104,408	102,457	162,197	3
4 Commissions, collection, exchange & service charges	144,190	303,153	36,502	116,704	52,051	4
5 Trust Department income	*****	242,119	*****	*****	*****	5
6 Other operating earnings	<u>94,246</u>	<u>106,662</u>	<u>*****</u>	<u>10,188</u>	<u>492,907</u>	6
7 Total Operating Earnings	<u>3,576,037</u>	<u>11,404,121</u>	<u>1,090,903</u>	<u>3,605,907</u>	<u>1,843,954</u>	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	532,969	1,454,532	190,182	369,326	254,534	8
9 Employee benefits	100,163	455,366	33,903	62,980	55,500	9
10 Interest on deposits	1,891,189	6,315,281	553,001	1,738,538	1,079,432	10
11 Interest on borrowings and related liabilities	1,247	19,006	*****	214,076	*****	11
12 Interest on capital notes and debentures	*****	*****	*****	*****	*****	12
13 Net occupancy expense of bank premises	136,826	273,365	34,106	105,569	41,997	13
14 Furniture and equipment expense	101,923	159,205	53,744	36,119	51,940	14
15 Provision for loan losses (or actual net loan losses)	30,766	150,000	21,000	55,000	*****	15
16 Other operating expenses	<u>433,146</u>	<u>1,680,070</u>	<u>132,473</u>	<u>374,269</u>	<u>200,911</u>	16
17 Total Operating Expenses	<u>3,228,229</u>	<u>10,500,825</u>	<u>1,018,409</u>	<u>2,955,877</u>	<u>1,684,114</u>	17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>347,808</u>	<u>903,296</u>	<u>72,494</u>	<u>650,030</u>	<u>159,840</u>	18
19 Applicable income taxes	<u>(112,082)</u>	<u>(13,000)</u>	<u>*****</u>	<u>(164,000)</u>	<u>(34,917)</u>	19
20 NET OPERATING EARNINGS AFTER TAXES	<u>235,726</u>	<u>890,296</u>	<u>72,494</u>	<u>486,030</u>	<u>124,923</u>	20

NON-OPERATING (CHARGES)/CREDITS:							
21	Net gains/(losses) on securities	277,669	1,246	*****	28,211	*****	21
22	Other net non-operating (charges)/credits	(1,290)	*****	*****	*****	(27,196)	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	276,379	1,246	*****	28,211	(27,196)	23
24	NET INCOME	512,105	891,542	72,494	514,241	97,727	24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	30,000	572,601	*****	229,837	51,975	25
26	NET INCOME AFTER DIVIDENDS	482,105	518,941	72,494	284,404	45,752	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	*****	*****	*****	*****	*****	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	*****	*****	*****	*****	28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	482,105	518,941	72,494	284,404	45,752	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	1,823,425	7,251,833	885,808	2,985,432	1,156,026	30
31	CAPITAL ACCOUNT AT END OF PERIOD	\$2,305,530	\$7,770,774	\$ 958,302	\$3,269,836	\$1,201,778	31
RESERVE FOR LOAN LOSSES:							
32	Balance at beginning of period	\$100,000	\$602,779	\$19,000	\$160,075	\$58,407	32
33	Recoveries credited to reserve	3,200	46,836	*****	309	22,868	33
34	Provision for loan losses	30,766	150,000	21,000	35,000	*****	34
35	Other transfers to/(from) the account	*****	*****	*****	*****	*****	35
36	Losses charged to the reserve	33,966	90,564	*****	55,289	10,666	36
37	Balance at end of period	\$100,000	\$709,051	\$40,000	\$160,095	\$70,609	37

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	JAFFREY	LITTLETON	MANCHESTER	MANCHESTER	VEREDITH
	THE MONADNOCK BANK	INDIAN HEAD BANK NORTH	BANKEAST	BANKEAST TRUST COMPANY	VEREDITH BANK & TRUST
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$5,108,311	\$ 8,207,490	\$20,049,305	\$.....	\$1,304,604 1
2 Interest and dividends on securities	1,144,189	1,920,886	5,327,194	.....	450,038 2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	330,256	93,280	849,672	.....	141,850 3
4 Commissions, collection, exchange & service charges	166,986	341,411	1,691,757	.....	68,836 4
5 Trust Department Income	.....	3,921	.....	.....	..... 5
6 Other operating earnings	324,667	435,566	4,033,743	.....	23,540 6
7 Total Operating Earnings	<u>7,154,609</u>	<u>11,002,554</u>	<u>31,951,671</u>	<u>.....</u>	<u>1,988,868</u> 7
OPERATING EXPENSES:					
8 Salaries, wages and fees	784,606	1,379,175	4,656,789	.....	306,803 8
9 Employee benefits	176,794	308,217	631,122	.....	69,390 9
10 Interest on deposits	4,332,269	3,324,886	18,340,219	.....	915,920 10
11 Interest on borrowings and related liabilities	.....	127,061	923,172	.....	78,997 11
12 Interest on capital notes and debentures	.....	.....	.....	.....	..... 12
13 Net occupancy expense of bank premises	146,944	296,011	1,133,370	.....	139,292 13
14 Furniture and equipment expense	224,737	253,993	1,193,079	.....	66,077 14
15 Provision for loan losses (on actual net loan losses)	60,000	205,000	246,000	.....	1,000 15
16 Other operating expenses	883,392	1,603,333	3,369,288	.....	294,812 16
17 Total Operating Expenses	<u>6,608,742</u>	<u>10,477,676</u>	<u>30,493,039</u>	<u>.....</u>	<u>,872,291</u> 17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>545,867</u>	<u>524,878</u>	<u>1,458,632</u>	<u>.....</u>	<u>116,577</u> 18
19 Applicable income taxes	<u>(134,000)</u>	<u>(39,490)</u>	<u>(555,949)</u>	<u>.....</u>	<u>(4,884)</u> 19
20 NET OPERATING EARNINGS AFTER TAXES	<u>411,867</u>	<u>485,388</u>	<u>902,683</u>	<u>.....</u>	<u>111,693</u> 20

NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	30,099	*****	184,978	\$***** 10,027 21
22	Other net non-operating (charges)/credits	*****	*****	(76)	***** (14,000) 22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	30,099	*****	184,902	***** (3,973) 23
24	NET INCOME	441,966	485,388	1,087,585	***** 107,720 24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	144,141	*****	425,000	***** 25
26	NET INCOME AFTER DIVIDENDS	297,825	485,388	662,585	***** 107,720 26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	*****	*****	3,784,708	240,000 27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	*****	*****	***** 28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	297,825	485,388	4,447,293	240,000 107,720 29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	4,456,853	6,368,920	* 13,127,611	***** 1,220,036 30
31	CAPITAL ACCOUNT AT END OF PERIOD	\$4,754,678	\$6,854,308	\$17,574,904	\$240,000 \$1,327,756 31

RESERVE FOR LOAN LOSSES:					
32	Balance at beginning of period	\$264,965	\$526,254	\$1,434,112	\$***** \$39,761 32
33	Recoveries credited to reserve	25,500	81,875	109,110	***** 31,000 33
34	Provision for loan losses	60,000	205,000	246,000	***** 1,000 34
35	Other transfers to/(from) the account	*****	*****	251,660	***** 35
36	Losses charged to the reserve	76,641	155,050	567,986	***** 29,625 36
37	Balance at end of period	\$271,924	\$658,079	\$1,452,896	\$***** \$42,136 37

* Adjusted					

CONSOLIDATED ANALYSIS OF EARNINGS, PROFIT, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	NASHUA	NEW LONDON	NORTH CONWAY	PELHAM	PLAISTOW	
	NASHUA TRUST COMPANY	THE NEW LONDON TRUST COMPANY	NORTH CONWAY BANK	PELHAM BANK AND TRUST COMPANY	PLAISTOW BANK AND TRUST COMPANY	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	\$15,294,488	\$3,647,667	\$3,365,912	\$4,039,842	\$2,270,420	1
2 Interest and dividends on securities	2,102,741	729,026	1,474,106	3,141,224	436,324	2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	2,771,093	258,908	45,287	607,478	229,729	3
4 Commissions, collection, exchange & service charges	838,962	50,588	162,435	86,676	91,541	4
5 Trust Department income	244,723	.....	2,038	.....	.....	5
6 Other operating earnings	480,670	111,813	18,977	1,628,861	624,305	6
7 Total Operating Earnings	<u>21,772,077</u>	<u>4,798,002</u>	<u>5,068,757</u>	<u>9,504,081</u>	<u>3,652,319</u>	7
OPERATING EXPENSES:						
8 Salaries, wages and fees	2,720,814	573,369	716,053	803,720	601,992	8
9 Employee benefits	677,216	122,687	143,689	34,627	156,408	9
10 Interest on deposits	12,277,794	2,544,933	2,502,221	5,247,485	1,697,056	10
11 Interest on borrowings and related liabilities	.....	89,380	37,543	1,021,433	.....	11
12 Interest on capital notes and debentures	.....	12,395	.....	.....	.....	12
13 Net occupancy expense of bank premises	504,509	102,813	117,319	202,218	137,992	13
14 Furniture and equipment expense	608,205	105,771	233,623	76,036	112,548	14
15 Provision for loan losses (on actual net loan losses)	500,000	105,000	105,000	35,590	27,893	15
16 Other operating expenses	<u>1,620,726</u>	<u>525,269</u>	<u>422,382</u>	<u>440,766</u>	<u>465,535</u>	16
17 Total Operating Expenses	<u>18,917,226</u>	<u>4,178,517</u>	<u>4,357,035</u>	<u>7,651,877</u>	<u>3,199,284</u>	17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>2,854,851</u>	<u>619,485</u>	<u>711,722</u>	<u>1,852,204</u>	<u>453,035</u>	18
19 Applicable income taxes	<u>(797,660)</u>	<u>(115,000)</u>	<u>(118,150)</u>	<u>(449,340)</u>	<u>(155,250)</u>	19
20 NET OPERATING EARNINGS AFTER TAXES	<u>2,057,191</u>	<u>504,485</u>	<u>593,572</u>	<u>1,402,864</u>	<u>297,785</u>	20

NON-OPERATING (CHARGES)/CREDITS:							
21	Net gains/(losses) on securities	51,201	(20,790)	361,690	1,503,672	10,972	21
22	Other net non-operating (charges)/credits	*****	*****	(179,721)	(637,041)	10,863	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	51,201	(20,790)	181,969	866,631	21,835	23
24	NET INCOME	2,119,052	483,695	775,541	2,059,495	339,620	24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	742,580	118,494	20,000	221,148	71,803	25
26	NET INCOME AFTER DIVIDENDS	1,376,472	365,201	755,541	1,838,347	267,817	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	*****	(100,000)	*****	*****	1,452	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	*****	*****	*****	*****	28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	1,376,472	265,201	755,541	1,838,347	269,269	29
		*****	*****	*****	*****	*****	
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	13,624,892	2,717,901	5,080,465	4,488,956	2,041,885	30
31	CAPITAL ACCOUNT AT END OF PERIOD	\$15,001,364	\$2,983,102	\$5,836,006	\$6,327,303	\$2,311,154	31
		*****	*****	*****	*****	*****	
RESERVE FOR LOAN LOSSES:							
32	Balance at beginning of period	\$1,506,991	\$477,332	\$288,103	\$216,107	\$159,402	32
33	Recoveries credited to reserve	196,353	79,734	23,436	245,253	8,943	33
34	Provision for loan losses	500,000	105,000	105,000	55,590	27,892	34
35	Other transfers to/(from) the account	*****	*****	*****	*****	*****	35
36	Losses charged to the reserve	521,158	79,118	83,475	189,034	36,835	36
37	Balance at end of period	\$1,482,186	\$582,948	\$333,064	\$307,916	\$159,402	37
		*****	*****	*****	*****	*****	

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PORTSMOUTH	SALEM	SALEM	SEABROOK	SUNCOOK
	INDIAN HEAD BANK AND TRUST COMPANY	FIDELITY BANK AND TRUST COMPANY	ROCKINGHAM COUNTY TRUST CO.	SEABROOK BANK AND TRUST COMPANY	THE SUNCOOK BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$17,296,256	\$	\$2,551,510	\$1,812,707	\$5,301,543 1
2 Interest and dividends on securities	2,583,803	221,599	1,090,988	717,862	1,843,635 2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	103,351	.....	381,716	325,336	397,562 3
4 Commissions, collection, exchange & service charges	620,798	.....	244,739	179,725	145,483 4
5 Trust Department income	196	.....	.....	.....	13,597 5
6 Other operating earnings	817,611	.....	163,252	95,005	203,707 6
7 Total Operating Earnings	<u>21,422,015</u>	<u>221,599</u>	<u>4,432,205</u>	<u>3,130,695</u>	<u>7,905,527</u> 7
OPERATING EXPENSES:					
8 Salaries, wages and fees	2,321,448	47,936	546,977	588,862	820,436 8
9 Employee benefits	542,927	1,832	98,625	75,221	230,355 9
10 Interest on deposits	9,949,123	.....	2,339,861	1,576,756	4,763,662 10
11 Interest on borrowings and related liabilities	556,571	.....	39,934	1,667	 11
12 Interest on capital notes and debentures	.....	.....	60,219	9,920	 12
13 Net occupancy expense of bank premises	749,780	15,137	102,119	76,330	215,769 13
14 Furniture and equipment expense	414,715	1,642	105,926	67,756	180,692 14
15 Provision for loan losses (on actual net loan losses)	413,246	.....	173,500	40,500	114,000 15
16 Other operating expenses	3,809,095	47,297	621,204	386,942	671,815 16
17 Total Operating Expenses	<u>18,760,905</u>	<u>113,844</u>	<u>4,088,585</u>	<u>2,823,996</u>	<u>6,996,729</u> 17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>2,661,110</u>	<u>107,755</u>	<u>343,620</u>	<u>306,699</u>	<u>908,798</u> 18
19 Applicable income taxes	(904,758)	(55,000)	(37,090)	(65,258)	(214,058) 19
20 NET OPERATING EARNINGS AFTER TAXES	<u>1,756,352</u>	<u>52,755</u>	<u>306,530</u>	<u>241,441</u>	<u>694,740</u> 20

NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	(75,348)	926	(229)	(34,377)	***** 21
22	Other net non-operating (charges)/credits	*****	*****	145,000	24,493	***** 22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	(75,348)	926	144,771	(9,884)	***** 23
24	NET INCOME	1,681,004	53,681	451,301	231,557	694,740 24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	457,900	*****	*****	25,037	160,425 25
26	NET INCOME AFTER DIVIDENDS	1,223,104	53,681	451,301	206,520	534,315 26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	*****	*****	*****	58,700	12,680 27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	*****	*****	*****	***** 28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	1,223,104	53,681	451,301	265,220	546,995 29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	9,895,886	3,000,000	2,749,337	1,555,152	4,137,041 30
31	CAPITAL ACCOUNT AT END OF PERIOD	\$11,118,990	\$3,053,681	\$3,200,638	\$1,820,372	\$4,684,036 31
RESERVE FOR LOAN LOSSES:		*****	*****	*****	*****	*****
32	Balance at beginning of period	\$ 928,000	\$*****	\$ 82,501	\$170,973	\$330,032 32
33	Recoveries credited to reserve	16,198	*****	6,538	24,867	34,127 33
34	Provision for loan losses	415,246	*****	173,500	40,500	114,000 34
35	Other transfers to/(from) the account	*****	*****	*****	*****	***** 35
36	Losses charged to the reserve	99,384	*****	148,017	29,452	41,728 36
37	Balance at end of period	\$1,260,060	\$*****	\$114,522	\$206,888	\$436,431 37
		*****	*****	*****	*****	*****

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	WEARE	WHITEFIELD	WOLFEBORO		
	FIDUCIARY TRUST CO. OF NEW HAMPSHIRE	WHITEFIELD SAVINGS BANK & TRUST COMPANY	KINGSWOOD TRUST AND SAVINGS BANK		
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$ 4,974	\$1,996,231	\$3,677,755		1
2 Interest and dividends on securities	455	287,357	1,328,711		2
3 Income on federal funds sold and loans & securities purchased under agreement to resell	*****	246,365	98,829		3
4 Commissions, collection, exchange & service charges	*****	23,703	86,614		4
5 Trust Department income	*****	*****	*****		5
6 Other operating earnings	<u>4,152</u>	<u>36,337</u>	<u>200,479</u>		6
7 Total Operating Earnings	<u>9,581</u>	<u>2,589,993</u>	<u>5,392,588</u>		7
OPERATING EXPENSES:					
8 Salaries, wages and fees	*****	236,914	477,034		8
9 Employee benefits	*****	67,452	73,824		9
10 Interest on deposits	*****	1,552,375	3,467,816		10
11 Interest on borrowings and related liabilities	*****	1,357	17,204		11
12 Interest on capital notes and debentures	*****	*****	*****		12
13 Net occupancy expense of bank premises	*****	53,760	(9,853)		13
14 Furniture and equipment expense	*****	92,367	97,146		14
15 Provision for loan losses (or actual net loan losses)	*****	34,316	98,552		15
16 Other operating expenses	<u>6,500</u>	<u>285,117</u>	<u>433,633</u>		16
17 Total Operating Expenses	<u>6,500</u>	<u>2,323,658</u>	<u>4,655,356</u>		17
18 NET OPERATING EARNINGS BEFORE TAXES	<u>3,081</u>	<u>266,335</u>	<u>737,032</u>		18
19 Applicable income taxes	<u>(730)</u>	<u>(57,941)</u>	<u>(268,412)</u>		19
20 NET OPERATING EARNINGS AFTER TAXES	<u>2,351</u>	<u>208,394</u>	<u>468,620</u>		20

NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	*****	(61,732)	39,695	21
22	Other net non-operating (charges)/credits	<u>1,368</u>	*****	<u>(32,072)</u>	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>1,368</u>	<u>(61,732)</u>	<u>7,624</u>	23
24	NET INCOME	<u>3,719</u>	<u>146,662</u>	<u>476,244</u>	24
25	CASH DIVIDENDS DECLARED ON CAPITAL STOCK	*****	<u>25,560</u>	<u>157,407</u>	25
26	NET INCOME AFTER DIVIDENDS	<u>3,719</u>	<u>121,102</u>	<u>318,837</u>	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	*****	*****	<u>1,008</u>	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	*****	*****	*****	28
29	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	<u>3,719</u>	<u>121,102</u>	<u>319,845</u>	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>97,507</u>	<u>1,336,129</u>	<u>2,325,482</u>	30
31	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$101,226</u>	<u>\$1,457,231</u>	<u>\$2,645,327</u>	31

RESERVE FOR LOAN LOSSES:					
32	Balance at beginning of period	<u>\$*****</u>	<u>\$117,413</u>	<u>\$188,770</u>	32
33	Recoveries credited to reserve	*****	<u>14,989</u>	<u>8,732</u>	33
34	Provision for loan losses	*****	<u>34,316</u>	<u>98,552</u>	34
35	Other transfers to/(from) the account	*****	*****	*****	35
36	Losses charged to the reserve	<u>*****</u>	<u>49,305</u>	<u>42,608</u>	36
37	Balance at end of period	<u>\$*****</u>	<u>\$117,413</u>	<u>\$253,446</u>	37

REPORT OF CONDITION OF TRUST DEPARTMENTS OF TRUST COMPANIES	EXETER	LITTLETON	NASHUA	NORTH CONWAY	PORTSMOUTH	SUNCOOK
	EXETER BANKING COMPANY	INDIAN HEAD BANK NORTH	NASHUA TRUST COMPANY	NORTH CONWAY BANK	INDIAN HEAD BANK AND TRUST COMPANY	THE SUNCOOK BANK
AS TRUSTEE AND EXECUTOR						
ASSETS						
1 Balances with banks - commercial deposits	\$ 23,852	\$ 4,299	\$ 425,006	\$.....	\$.....	\$ 7,301
2 Balances with banks - deposits other than commercial	135,706	.....	603,062	18,059	.....	534,137
3 Government, state and municipal bonds	8,675,317	326,482	4,508,815	.....	8,887	54,149
4 Other bonds	869,340	66,900	1,239,828	.....	.....	1,383
5 Corporate stocks	7,623,890	287,045	12,949,433	228,001	93,803	484,185
6 Real estate loans	.....	.....	226,208	.....	.....	219,628
7 Other assets	6,041,491	.....	12,924,160	113,403	.....	25,000
8 Total Assets	\$25,369,596	\$784,726	\$32,876,512	\$359,443	\$102,690	\$1,325,783
LIABILITIES						
9 Invested principal of trusts and estates	\$22,640,665	\$778,227	\$32,169,416	\$358,593	\$102,690	\$1,295,110
10 Uninvested principal of trusts and estates	1,274	4	294,585	850	.....	960
11 Invested income of trusts and estates	705,079	2,200	276,167	.....	.....	25,372
12 Uninvested income of trusts and estates	22,578	4,295	130,421	.....	.....	5,341
13 Other liabilities	.....	.....	5,923	.....	.....	.....
14 Total Liabilities	\$23,369,596	\$784,726	\$32,876,512	\$359,443	\$102,690	\$1,325,783

AS AGENT						
ASSETS						
15	Balances with banks - commercial deposits	\$ (11,543)	\$ (1,999)	\$ 58,076	\$ 2,093	\$
16	Balances with banks - deposits other than commercial	146,753	.....	452,537	83,475	.....
17	Government, state and municipal bonds	3,272,396	17,777	2,842,769	.....	.....
18	Other bonds	226,959	1,500	1,006,155	22,998	.....
19	Corporate stocks	3,969,231	143,981	7,797,864	277,917	.....
20	Real estate loans	.....	.....	47,041	.....	.....
21	Other assets	<u>2,870,558</u>	<u>.....</u>	<u>5,536,985</u>	<u>.....</u>	<u>.....</u>
22	Total Assets	\$10,474,354	\$161,259	\$17,741,427	\$386,481	\$
						
LIABILITIES						
23	Invested principal of agencies	\$10,223,108	\$161,258	\$17,516,392	\$382,423	\$
24	Uninvested principal of agencies	(10,343)	(1,999)	34,586	.....	.....
25	Invested income of agencies	262,789	2,000	166,959	1,965	.....
26	Uninvested income of agencies	(1,200)	.....	23,490	2,093	.....
27	Other liabilities	<u>.....</u>	<u>.....</u>	<u>.....</u>	<u>.....</u>	<u>.....</u>
28	Total Liabilities	\$10,474,354	\$161,259	\$17,741,427	\$386,481	\$
						

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF TRUST COMPANIES

NUMBER OF TRUST COMPANIES REPORTING: 33
DECEMBER 31, 1983

ASSETS	(in thousands)	% of Total Assets	Investment in unconsolidated subsidiaries and other affiliities	(in thousands)	% of Total Assets
Cash and due from banks	\$ 200,329	10.77		110	***
U. S. Government obligations	189,626	9.90	Other real estate owned (net)	4,386	.23
U. S. Government agencies	68,776	3.59	Other assets	28,251	1.47
State, county, municipal obligations	93,097	4.86			
Other bonds, notes and debentures	29,860	1.56	Total Assets	\$1,915,607	100.00
Corporate stocks	44,784	2.34		*****	*****
Total securities	426,143	22.25	LIABILITIES AND CAPITAL ACCOUNTS		
LESS: Premium and valuation reserves	12	***	Demand deposits	\$ 241,651	12.61
Total securities net of premium and valuation reserves	426,131	22.25	Time/savings deposits	1,471,905	76.84
Real estate loans	556,797	29.07	Total deposits	1,713,556	89.45
Other loans	567,269	29.61	Funds borrowed	40,080	2.41
Total loans	1,124,066	58.68	Other liabilities	25,441	1.33
LESS: Valuation reserve	10,709	.56	Reserve for bad debts - deferred tax	286	.01
Total loans net of valuation reserve	1,113,357	58.12	Total liabilities and reserves	1,785,369	93.20
Overdrafts	4,450	.13	Subordinated notes and debentures	1,345	.07
Federal funds sold and loans & securities purchased under agreement to resell	95,780	5.00	Equity Capital		
Bank premises (net)	25,245	1.32	Preferred stock	1,750	.09
Leasehold improvements (net)	2,080	.11	Common stock	18,734	.98
Furniture, fixtures & equipment (net)	11,482	.60	Surplus	49,877	2.61
Total fixed assets	38,813	2.03	Undivided profits	58,370	3.05
			Reserve for contingencies and other capital reserves	162	***
			Total capital accounts	130,238	6.80
			Total Liabilities and Capital Accounts	\$1,915,607	100.00
				*****	*****

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

TRUST COMPANIES

	December 31, 1983 (in thousands)	NET OPERATING EARNINGS BEFORE TAXES	19,184
		Applicable income taxes	(5,118)
OPERATING EARNINGS:		NET OPERATING EARNINGS AFTER TAXES	14,066
Interest and fees on loans	\$138,295	NON-OPERATING (CHARGES)/CREDITS:	
Interest and dividends on securities	36,542	Net gains/(losses) on securities	2,625
Income on federal funds sold and loans & securities purchased under agreement to resell	9,847	Other net non-operating (charges)/credits	(1,022)
Commissions, collection, exchange & service charges	6,692	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	1,603
Trust Department Income	547		
Other operating earnings	11,023	NET INCOME	15,669
Total Operating Earnings	202,946	CASH DIVIDENDS DECLARED ON COMMON STOCK	3,762
		NET INCOME AFTER DIVIDENDS	11,907
OPERATING EXPENSES:		OTHER INCREASES IN CAPITAL ACCOUNTS	5,890
Salaries, wages and fees (# on payroll 1,691)	24,976	OTHER DECREASES IN CAPITAL ACCOUNTS	29
Employee benefits	5,036	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	17,768
Interest on deposits	112,172		
Interest on borrowings and related liabilities	3,401	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	112,470
Interest on capital notes and debentures	149		
Net occupancy expense of bank premises	5,661	CAPITAL ACCOUNT AT END OF PERIOD	\$130,238
Furniture and equipment expense	5,034		*****
Provision for loan losses (or actual net loan losses)	3,861	RESERVE FOR LOAN LOSSES:	
Other operating expenses	23,472	Balance at beginning of period	\$ 9,104
Total Operating Expenses	183,762	Recoveries credited to reserve	1,107
		Provision for loan losses	3,861
		Other transfers to the account	314
		Losses charged to the reserve	3,677
		Balance at end of period	\$ 10,709

AGGREGATE REPORT OF CONDITION OF TRUST DEPARTMENTS

NUMBER OF TRUST DEPARTMENTS REPORTING: 6
DECEMBER 31, 1983

AS TRUSTEE AND EXECUTOR	(In thousands)	\$ of Total Assets	AS AGENT	(In thousands)	\$ of Total Assets
ASSETS			ASSETS		
Balances with banks - commercial deposits	\$ 461	.78	Balances with banks - commercial deposits	\$ 47	.16
Balances with banks - deposits other than commercial	1,291	2.19	Balances with banks - deposits other than commercial	683	2.57
Government, state and municipal bonds	13,574	23.06	Government, state and municipal bonds	6,153	21.52
Other bonds	2,177	3.70	Other bonds	1,257	4.57
Corporate stocks	21,766	37.01	Corporate stocks	12,189	42.38
Real estate loans	446	.76	Real estate loans	47	.17
Other assets	19,104	32.48	Other assets	8,408	29.23
Total Assets	\$58,819	100.00	Total Assets	\$28,764	100.00
	*****	*****		*****	*****
LIABILITIES			LIABILITIES		
Invested principal of trusts and estates	\$57,345	97.49	Invested principal of trusts and estates	\$25,283	98.53
Uninvested principal of trusts and estates	298	.51	Uninvested principal of trusts and estates	22	.08
Invested income of trusts and estates	1,007	1.71	Invested income of trusts and estates	434	1.51
Uninvested income of trusts and estates	163	.28	Uninvested income of trusts and estates	25	.09
Other liabilities	6	.01	Other liabilities	*****	*****
Total Liabilities	\$58,819	100.00	Total Liabilities	\$28,764	100.00
	*****	*****		*****	*****

INSTITUTION IN THE POSSESSION OF THE BANK COMMISSIONER

THE VALLEY TRUST COMPANY - PENACOOK

STATEMENT OF CONDITION

DECEMBER 31, 1983

ASSETS

Regular savings	\$ 450.06
Money market deposits	<u>32,899.94</u>
Total Assets	\$ 33,350.00 *****

LIABILITIES AND CAPITAL

Dividend #1 claims disallowed	\$ 273.56
Demand deposits (unclaimed)	3,958.79
Time deposits (unclaimed)	428.35
Other deposits (certified, officers checks, etc. - unclaimed)	1,679.54
Capital stock	100,000.00
Surplus	25,000.00
Undivided profits	<u>(97,990.26)</u>
Total Liabilities and Capital	\$ 33,350.00 *****

ABSTRACTS OF THE ANNUAL REPORT
OF
MUTUAL AND GUARANTY SAVINGS BANKS
SHOWING LOCATION,
NAMES OF OFFICERS
AND
TRUSTEES

CLAREMONT			CONCORD		
CLAREMONT SAVINGS BANK 145 BROAD STREET CLAREMONT, NH 03743			CONCORD SAVINGS BANK 45 NORTH MAIN STREET CONCORD, NH 03301		
(Year of Incorporation - 1907)			(Year of Incorporation - 1872)		
BRANCHES			BRANCHES	V. P./Secretary Molly M. Foley	
Corner Main & River Streets Charlestown, NH 03603 826-5752	President/CEO Robert M. Love	Ass't. Manager, Loan Dept. Brian W. Embury	73 West Street Concord, NH 03301 224-1161	V. P./Ass't. Secretaries Peter J. Baxter Richard P. Gagne	
365 Washington Street Claremont, NH 03743 542-7701	Sr. V.P./Treasurer H. Clay Hawkins, IV	Ass't. Treas./Branch Manager Carol A. Calkins	161 North State Street Concord, NH 03301 224-1150	Ass't. Vice Presidents David E. Fuller Ward C. Jenkins Robert C. Mosse David R. Wein	TRUSTEES Norman R. Brown * William S. Fenollosa Oliver R. Filfield * Thomas M. Handman * Joseph Harrison III Harold Janeway Paul A. Pelletier Joseph S. Ransmeier Earle M. Reingold * Eleanor H. Stark * James R. Stewart Katherine F. Tsouros Richard S. Rolfe
Route 120 & Penniman Road Cornish Flat, NH 03746 542-7728	Vice Presidents Richard P. Mailoux Beverly M. Thorn	TRUSTEES Virginia E. Anderson Derek B. Brown * Neil H. Daniels * Joseph J. Gorman Richard K. Hutchins Albert D. Leahy, Jr. Robert M. Love Theodore A. Monette * Cyril M. Ondre * Arnold P. Shulins	OFFICERS	Branch Manager Carey J. Borden	
OFFICERS	Ass't. Vice Presidents Sally A. Asenowicz Brenda M. Reed		President Joseph Harrison III	Mortgage Officers Robert M. Duquette Larry Young, Sr.	
Chairman of the Board Joseph J. Gorman	Ass't. Comptroller Elaine M. Erskine		Exec. V. P./Treasurer Robert B. Runnells	Ass't. Treasurer Jeffrey B. Savage	
* Investment Committee Members			* Investment Committee Members		

CONCORD

MERRIMACK COUNTY SAVINGS BANK
89 NORTH MAIN STREET
CONCORD, NH 03301

Tel. 225-2793

(Year of Incorporation - 1867)

OFFICERS

President
Herbert E. Little

Senior Vice President
Robert J. Eaton

Vice President
Alice B. Guay

Assistant Vice President
L. Stanley Parkerson

Treasurer
Ronald A. Goodine

Assistant Treasurer
Patricia A. Wanson

Comptroller
Peter G. Prinz

Assistant Loan Officer
Sandra L. Caswell

TRUSTEES

Richard H. Dudley

Cedric H. Dustin, Jr.

Robert J. Eaton

John T. Flanders

* Morton M. George

* Charles J. Gosen

* Herbert E. Little

* Francis B. McSwiney

* Robert H. Reno

R. Peter Shapiro

Mary E. Wilson

* Investment Committee Members

CONCORD

NEW HAMPSHIRE SAVINGS BANK

27 NORTH STATE STREET

CONCORD, NH 03301

Tel. 224-7711

(Year of Incorporation - 1830)

BRANCHES	OFFICERS	Ass't. Vice Presidents	
Fountain Square Contoocook, NH 03229 746-4115 100 Loudon Road Concord, NH 03301 224-7719 310 North Main Street Concord, NH 03301 224-5540 39 Main Street Pittsfield, NH 03263 435-8481 277 Union Avenue Laconia, NH 03246 524-0664	Chairman of the Bd./President John R. Hardie Exec. Vice President Robert E. Austin Senior Vice Presidents Robert F. DeAngelis David H. Rogers Major W. Wheelock Senior Vice President/Sec. Richard J. Weed Vice Presidents Robert M. Beyer, Jr. Philip Gray Arthur C. Huntoon Paul Leavitt Gerard E. Morin Richard H. Robertson William Voorhees	Donna L. Bean Richard V. Bleton John W. Gannon Sylvia A. Genest Virginia B. Petell Marilynn J. Rea Violet M. Rounds W. David Sheen Robert H. Woster, Jr. David S. Woolpert John Zobel Auditor Alan A. Howard Assistant Treasurers Sharon Baker Bertha R. Benson Larry Cooper Rossiind A. Ebelit Irving S. Felladone	Margaret A. F. ... Ruth E. Hammer Ellen E. Smith Gladys Spain Janet E. Sprague DIRECTORS Edwin I. Chertock George E. Freese, Jr. Harriet A. Hallen Key John R. Hardie * William T. Jordan, Jr. Mary Susan Leahy * John D. O'Shea John B. Pendleton * Robert E. Plowden Frederic K. Linton Nathan Wechsler J. Peter Williamson * Timothy W. Woodman
* Investment Committee Members			

DOVER		DOVER	
SEACOAST SAVINGS BANK 557 CENTRAL AVENUE DOVER, NH 03820		SOUTHEAST BANK FOR SAVINGS 353 CENTRAL AVENUE DOVER, NH 03820	
Tel. 749-2150		Tel. 742-2100	
(Year of Incorporation - 1901)		(Year of Incorporation - 1823)	
BRANCHES		BRANCHES	
5 New Rochester Road Dover, NH 03820	Assistant Treasurers Kenneth B. Bailey Shirley M. Mitchell	Route 9 and 125 Barrington, NH 03825 664-2270	President/Chief Oper. Off. John S. Tennill
240 Locust Street Dover, NH 03820 749-2151	Assistant Mortgage Officer Cynthia A. Rocio	683 Central Avenue Dover, NH 03820 742-6461	Vice President/Treasurer Donald R. Hett
OFFICERS	Assistant Secretary Zena L. Boulanger	1 Wakefield Street Rochester, NH 03607 552-1206	Vice Presidents Roderick A. Bolvin Victor Cardoso Robert F. Haley Gerald F. Janelle Marion C. Pelletier
President/CEO John T. Guy	TRUSTEES Clyde H. Coolidge Grant L. Davis John T. Guy * Waldron B. Haley * Alden T. Hatch * Robert E. Hynes * George J. Kay * Richard H. Keefe * Winthrop C. Skoglund * David S. Weeks	Front Street Rollinsford, NH 03869 742-8900	TRUSTEES Nancy H. Boyle Roger L. Galst * Leo Cormier Robert L. Demers David G. Eastman * Donald T. Gay Stephen L. Goran * Raymond N. Guillemette Clifford B. Ham James Kaglelity Robert N. Kendall Donald V. Purdy * Frederick S. Richardson Stanley H. Thompson, Sr. * John S. Tennill Hugh C. Tuttle Matt R. Williams, Jr. Robert F. Wilson
V. President/Treasurer/Secretary James H. Miller		5 Elm Street Somersworth, NH 03578 692-2900	Assistant Vice Presidents Vivian A. Cadorette Frank E. Flannery Paul A. Galanes David T. Keefe Jaqueline E. Lambert Lena M. Mollieu Colleen M. Pace Richard T. Shelton Ronda P. Wilson
Vice President George L. McLean		OFFICERS	
		Chairman of the Board/CEO Donald T. Gay	
* Investment Committee Members		* Investment Committee Members	

FRANKLIN		GREENVILLE	
FRANKLIN SAVINGS BANK P.O. BOX 339 - 387 CENTRAL STREET Tel. 434-4445 FRANKLIN, NH 03235		VILLAGE SAVINGS BANK MAIN STREET Tel. 878-1100 GREENVILLE, NH 03048	
(Year of Incorporation - 1869)		(Year of Incorporation - 1870)	
BRANCH		BRANCHES	Secretary
933 Central Street Franklin, NH 03235 934-6809	Ass't. Treas./Security Officer Richard G. Simon	Route 124 New Ipswich, NH 03071 878-1101	Cyrille A. Thibault
OFFICERS	Loan Officer Marilyn LeBreche	120 Grove Street Peterborough, NH 03458 924-9404	Loan Officer Edwin L. Ferranti
President/Secretary Clark S. Fuller	Branch Manager Joan B. Swett	OFFICERS	TRUSTEES
Exec. Vice President Richard W. Dubois	Loan Counselor William B. Carver	President/Treasurer Robert C. Henneman	Clarence J. Dany Robert B. Fish Henry H. Franklin Barbara H. Frechette Roland H. Gauvin
V.P./Sr. Loan Officer Joyce C. Beaupre	TRUSTEES	First Vice President Robert Taft	* Robert C. Henneman * Socrates W. Kereazis J. Colin Lizotte James A. Rowe Robert Taft Thorvald H. Tenney, Jr.
Ass't. V.P., Marketing/ Public Relations Officer Dianne S. Benoit	Earl M. Benson Donald W. Cushing Richard W. Dubois * Robert E. Dussault * Clark S. Fuller * John H. Fuller * Thomas C. Gill E. Robert Terhune * Henry B. Trachy * Frederick W. Ziegler	Second Vice President Henry H. Franklin	* Cyrilite A. Thibault Robert Whitaker
Ass't. Treas./Operations Officer Carol S. Sanborn		Ass't. Vice Presidents Barbara H. Frechette Patricia Schuren	
Ass't. Treas./Personnel Officer Elaine D. Pouliot			
* Investment Committee Members		* Investment Committee Members	

KEENE

CHESHIRE COUNTY SAVINGS BANK

1 CENTRAL SQUARE

KEENE, NH 03431

Tel. 352-7135

(Year of Incorporation - 1897)

BRANCHES

194 West Street
Keene, NH 03431
352-7135

528 Court Street
Keene, NH 03431
352-7135

OFFICERS

Chairman of the Board
Eugene E. Gaffey

President
David B. Walters

Senior Vice President
Carl A. Johnson

Vice President/Treasurer
William H. Dennison

Vice President/Mortgage Off.
Millard D. Walts, Jr.

V. P./Installment Loan Off.
Albert W. Jacques

Ass't. V. P./Mortgage Off.
Larry E. Ruest

Ass't. V. P./Operations Off.
Peter T. Whittens

Ass't. V. P./Comm. Loan Officer
Lee K. Robator

Installment Loan Officer
Beverley A. Mosher

Ass't. Loan Officers
Ronald L. Jacques
Wallace A. Roney

Personnel Officer
Ellen M. Jones

Ass't. Treasurer/Auditor
Michael W. Bayler, Jr.

Savings Officer
Jane B. Swanson

TRUSTEES

- * Robert F. Babcock
- * Richard B. Baybutt
- Marlo G. Farina
- Calvin L. Frink
- * Eugene E. Gaffey
- Kenneth W. Hazen
- * Howard B. Lane, Jr.
- * Emerson H. O'Brien
- Russell G. Ralitto
- L. William Stanetz
- * David B. Walters

* Investment Committee Members

KEENE		LACONIA	
KEENE SAVINGS BANK 122 WEST STREET KEENE, NH 03431 Tel. 352-0647		LACONIA SAVINGS BANK 62 PLEASANT STREET LACONIA, NH 03246 Tel. 524-1212	
(Year of Incorporation - 1895)		(Year of Incorporation - 1931)	
BRANCH 50 Central Square Keene, NH 03431 352-0647	Ass't. Treasurer/Controller William C. Hanson Assistant Loan Officer Karen Benson Assistant Mortgage Officer Mary Ann Robator	OFFICERS Chairman of the Board Chester F. Perkins President Carroll W. Stafford, Jr. Vice President/Senior Loan Officer Thomas C. Tobey Treasurer Richard W. Long Assistant Vice Presidents Robert E. Curtis Brenda R. Long Bruce C. Lund Michael S. Muzzey	Assistant Treasurer Linda Drake Lending Officers Gail A. Engle Bonnie Leclerc TRUSTEES * Harold Achber Donald F. Beane Richard H. Burt * John E. Gauthier * John F. Goddard, Jr. Seth M. Keller Harold Noreen Paul L. Normandin Chester F. Perkins H. Thomas Volpe John F. Weeks, Jr.
OFFICERS Chairman of the Board Stacey W. Cole President/CEO Charles W. Smith Executive Vice President Arthur J. Boufford Vice Presidents Gordon S. Aron Charles B. Paquette Customer Service Officer Joanne Finn	TRUSTEES * Dorothy Arwe * Howard A. Bailey * D. Stewart Blakely * Arthur J. Boufford * Stacy W. Cole * Norman H. Cotton * George R. Haines * Jane Reynolds * William F. Smedley * Charles W. Smith	* Investment Committee Members	

LITTLETON			
THE SAVER'S BANK A MUTUAL SAVINGS BANK			
85 MAIN STREET Tel. 444-5521			
LITTLETON, NH 03561			
(Year of Incorporation - 1868)			
BRANCHES	Route 12, Hatch Plaza Plymouth, NH 03264 536-4200	Ass't. Vice Presidents James A. Bond Michael J. Cryans Linda A. Nelson Philip T. Struhsacker	Edward A. Hennessey * Wendell W. Jesseman Sherman H. Joslin
177 Main Street Gorham, NH 03501 466-3352	OFFICERS	Consumer Loan Officer Carol H. Strobel	Linda G. McGonick Jimmie D. McLaughlin
Off 1-89 Grantham, NH 03753 863-5490	Chairman of the Board Benton L. Moyer, Jr.	Mortgage Loan Officer David M. Fitzgerald	Kathleen P. Moriarty
Lebanon & E. South Streets Hanover, NH 03755 643-3310	President/CEO Daniel G. Edgar	TRUSTEES	* Benton L. Moyer, Jr. Thomas M. Pandoest
40 South Main Street Hanover, NH 03755 643-3310	Exec. V. P./Sr. Fin. Off./Treas. Robert L. Reynolds, Jr.	Raymond E. Carbonneau Robert H. Copenhagen	Roger A. Peabody G. Philip Schnobel
Main Street Lincoln, NH 03251 745-3431	Executive Vice President Paul A. Perregeaux	* Lionel J. Coulombe * Joseph W. Delisle	Stuart V. Smith
Lisbon Road Littleton, NH 03561 444-7702	Senior Vice President Robert E. Paddock	Daniel G. Edgar	
	Vice Presidents Francis H. J. Cesale Gerald R. Emery Armand O. Milot, Jr.		
* Investment Committee Members			

MANCHESTER				
ANDROSKEAG SAVINGS BANK				
875 ELM STREET				
MANCHESTER, NH 03105				
Tel. 624-3200				
(Year of Incorporation - 1852)				
BRANCHES	1550 North Elm Street Manchester, NH 03101 624-3281	Sr. V. P./Dir. of Marketing Frederick D. Healey	Ass't. V. P./Sales Director Michael Karetz	Marjorie R. Gustavsen Nancy A. Lockwood Doris W. Pierce Debbie A. Savole Edward G. Tishkevich Branda S. Wade Paula J. Whipple
909 Hanover Street Manchester, NH 03103 624-3293	Rte. 102 West Londonderry, NH 03053 624-3405	Vice Presidents Albert H. Demers Kerry S. Long George S. May Robert W. Mulligan Robert E. Shaw	Ass't. V. P./Training Off. Lynda K. Matchette	
340 Wilson Street Manchester, NH 03103 624-3275	OFFICERS		Assistant Vice Presidents Linda A. Benjamin Patricia C. Benway Susan R. Biron Joyce P. Blanchette Esther W. Doerfler R. Elaine Gordon Margaret M. Hart Lorraine B. Michalak Susan M. Morrison Richard C. Padgham Steven E. Paradis Sandra L. Rennisto Brenda L. Southmayd Lorraine L. Staby	Chief Appraiser Robert G. Strachen
3 Elm Street Goffstown, NH 03045 624-3297	Chairman of the Board Milton Mechanist	Vice President/Comm'l. Loan Off. Darnell E. Glencross		Ass't. Mgr. Off./Appraiser Richard W. Thompson
72 South River Road Bedford, NH 03102 624-3304	President/CEO William S. Bushnell	Vice President/Ext. Sales Mgr. Dana Place		Auditor David T. Glasheen
1263 D. W. Highway North Hooksett, NH 03106 624-3287	Exec. V. P./Treasurer/CAO John H. Giffin, Jr.	Ass't. V. P./Ass't. Comptroller Harry P. Merrinew		TRUSTEES
1500 South Willow Street Manchester, NH 03105 624-3310	Senior Vice Presidents Wilfrid A. Daly Ola A. Lund	Ass't. V. P./Comp. & Sec. Off. Harrison E. Wilcomb	Assistant Treasurers Grant I. MacDonald C. John Mitchell	* Edward L. Alliman * William S. Bushnell * Arthur J. Dobles * Leon M. Goulet * William House * Milton Mechanist * David H. McKinnon * Edward D. Wymot * James S. Yakovakis
* Investment Committee Members	Senior V. P./Comptroller Donald H. Sargent	Ass't. V. P./EFT Mgr. Frank J. Swift, Jr.	Assistant Secretaries Julie A. Cross Paulette Duhaime Evelyn E. Gage	
	Senior V. P./Secretary Normand G. St. Amand	Ass't. V. P./Marketing Off. William G. Kelly		

MANCHESTER			
MERCHANTS SAVINGS BANK		Tel. 624-2424	
1000 ELM STREET			
MANCHESTER, NH 03101			
(Year of Incorporation - 1899)			
BRANCHES		Corporate Secretary Charlotte C. Mullen	
Route 3, D. W. Highway Manchester, NH 03104 624-2424	125 Main Street Salem, NH 03079 893-1655	Janice B. Crocker Stanley J. Nowakowski Hazel H. Scannell Carol A. Themelis Joseph M. Young, Jr.	Residential Mort. Lending Off. Gary D. Keegan
1255 South Willow Street Manchester, NH 03103 624-2424	OFFICERS	Ass't. Vice Presidents Muriel J. Brown Clare M. Call Bruce E. Croteau Diane E. Demers	Auditor Ronald E. Vincent
Route 102 and Mammoth Road Londonderry, NH 03053 434-4151	Chairman of the Board John J. Reilly, Jr.		Assistant Auditor Jean E. Space
Route 101 Bedford, NH 03102 472-8654	President/Treasurer Ralph E. Jensen		TRUSTEES
Rte. 3, D. W. Highway South Merrimack, NH 03054 883-4144	Executive Vice President John R. Allbee	Ass't. Treasurers Bernadino L. Alessandrini Doris L. Bonenfant Harriet R. Dowd Walter T. Lahey Estelle C. LeComte Gail C. Linehan Lucille Y. Montplaisir Muriel D. Pinard Louise J. Trottier Brian B. Tufts Diane T. Vickers	* John S. Gikas * William S. Green * Robert J. Harrison * Paul H. Harvey * Ralph E. Jensen * M. Mary Mongan * Edward O. Powers * James F. Quirk, Jr. * John J. Reilly, Jr. * Roland R. Tessier * Richard L. Winneg
Route 101A, Milford Road Merrimack, NH 03054 883-3322	Senior Vice Presidents Richard C. Ducharme Charles S. Reese III		
	Vice Presidents Mark M. Bodi Thomas W. Boucher Allan R. Clark		
* Investment Committee Members			

MEREDITH			NEWPORT		
MEREDITH VILLAGE SAVINGS BANK LOCK DRAWER 177 - WINNIPESAUKEE STREET MEREDITH, NH 03253		Tel. 279-7986	SUGAR RIVER SAVINGS BANK 10 NORTH MAIN STREET NEWPORT, NH 03773		Tel. 863-3000
(Year of Incorporation - 1869)			(Year of Incorporation - 1895)		
BRANCHES	Treasurer Basil L. Richardson		BRANCH	Assistant Treasurers Phyllis H. Forest Mary R. Niemi Steven A. Thibodeau Jean E. Thompson Nancy E. Wilcox	
Route 25 Moultonboro, NH 03254 255-7303	Assistant Treasurer Kenneth S. Duguay	TRUSTEES * J. Kent Bird * William L. Foote John F. Goodwin Allan C. Hale Lewis C. Hanson Everett M. Heath Earle C. Peaslee John P. Sherman James D. Sutherland * C. H. Thorne	Main Street Warner, NH 03278 456-2281		
Main Street Ashland, NH 03217 968-7103	Secretary J. Kent Bird		OFFICERS	Loan Officers Richard W. Doremus Ulrika Miller	
OFFICERS	Ass't. Secretary Diana Long		Chairman of the Board Stanley B. Terhune	TRUSTEES Gordon E. Brenner * George A. Dorr, Jr. * Oliver M. Drown Thomas Hanley * William P. Hoyt * Hamilton R. Krans Anthony J. Kulesza William J. McCloskey Malcolm W. Rowell Henry V. Spanos * Stanley B. Terhune	
Chairman of the Board C. H. Thorne	Loan Officers Jane Taylor Mary Whitcher		President Oliver M. Drown		
President/CEO James D. Sutherland	Branch Managers Alice Ellingwood Samuel L. Laverack		Executive Vice President Robert V. Wilkie		
Vice President William C. Gilson	Security Officer Robert D. Bennett		Vice President/Treasurer Jonathan A. Howard		
Assistant Vice President Peter F. Brothers			Vice Presidents Robert E. Belanger Francis C. Gallup		
* Investment Committee Members			* Investment Committee Members		

PETERBOROUGH			PLYMOUTH		
PETERBOROUGH SAVINGS BANK 35 MAIN STREET PETERBOROUGH, NH 03458 Tel. 924-7142			PLYMOUTH GUARANTY SAVINGS BANK 20 HIGHLAND STREET PLYMOUTH, NH 03264 Tel. 536-1272		
(Year of Incorporation - 1859)			(Year of Incorporation - 1889)		
BRANCHES		Branch Mgrs./Loan Off.	BRANCHES		Assistant Vice Presidents
Main Street Andim, NH 03440 588-5333	President Kenneth B. Chandler	Susan J. Ahonen Donna G. McLenon Rose M. Wilson	Route 49 Campton, NH 03223 726-3734		Allen E. Grass Gordon H. Kencall
Peterborough Street Jaffrey, NH 03452 552-4448	Sr. V. P./Treasurer/Sec. Mary N. Emery	Ass't. Branch Manager Patricia A. Hammond	Main Street Lincoln, NH 03251 745-2211	Treasurer Ronald L. Sibley	
Granite Town Plaza, Rte 101A Milford, NH 03055 673-9696	Vice Presidents Gerald A. DeGrandpre Robert L. Edwards	Ass't. Secretary Maria S. Ashton	Main Street North Woodstock, NH 03262 745-2226	Assistant Treasurers Phyllis B. Holbrook Nancy L. Shoff	
Peterborough Plaza Peterborough, NH 03458 924-7142	Ass't. Vice Presidents R. Gregg Alexander Stanley M. Rosinski	TRUSTEES * Richard E. Amidon * Kenneth A. Brighton * Kenneth B. Chandler William L. Coleman Mary N. Emery Robert H. Grip Gordon Hale David J. Houston David D. Hurlin John J. McKenna Richard W. Pierce * Donald Sutherland Robert D. Weathers * Arthur E. Wheeler	OFFICERS	TRUSTEES C. James Ayer * Kenneth R. Bartlett Richard T. Covern * John R. French * Thomas B. Gadd David L. Kent * William H. Noves George H. Parker Watson A. Rand George T. Ray, Jr. Henry C. Waldo	
Route 202 North Peterborough, NH 03458 924-7142	Ass't. Treasurer Jane M. Handy		Chairman of the Board Thomas B. Gadd		
OFFICERS	Operations Officer Geraldine J. Blackler		President Kenneth R. Bartlett		
Chairman of the Board Kenneth A. Brighton	Senior Loan Officers William R. Potter George M. Sullivan Regina L. Whiting		Vice President Ralph H. Marston		
* Investment Committee Members			* Investment Committee Members		

PORTSMOUTH		PORTSMOUTH	
PISCATAQUA SAVINGS BANK 15 PLEASANT STREET PORTSMOUTH, NH 03801 Tel. 436-5250		PORTSMOUTH SAVINGS BANK 333 STATE STREET PORTSMOUTH, NH 03801 Tel. 436-6630	
(Year of Incorporation - 1977)		(Year of Incorporation - 1823)	
OFFICERS	TRUSTEES	BRANCHES	TRUSTEES
Chairman of the Board David A. Toben	* Kevin O. Adams * Cynthia F. Blood	Corner Route 101 & Ocean Road Greenland, NH 03840 431-3000	* Lester A. Avery * Timothy J. Connors
President/Secretary Sanford C. Sherman	* Arthur F. Brady, Jr. * Charles J. Griffin	Corner of Lafayette & Fern Roads North Hampton, NH 03862 964-5567	* William R. Downey * Milton F. Grant
Vice President & Senior Loan Officer Jay S. Gibson	* Sanford C. Sherman Eugene P. Soles	OFFICERS	* Harry P. Jarvis * Maurice J. Murphy, Jr.
Treasurer Judith E. Hunt	* David A. Toben	Chairman of the Board Maurice J. Murphy, Jr.	* Robert W. Simpson
Ass't. Treasurer/Ass't. Secretary Bea Ann Kendall		President/Vice Chairman of the Board Robert W. Simpson	
		Vice Presidents Lester A. Avery Harry P. Jarvis William H. Little, III Rodney D. Pridham	
* Investment Committee Members		* Investment Committee Members	

ROCHESTER

BANKEAST SAVINGS BANK AND TRUST
22 SOUTH MAIN STREET
ROCHESTER, NH 03867

Tel. 332-4242

(Year of Incorporation - 1887)

BRANCHES

Route 128

Pelham, NH 03076

635-3568

34 Lafayette Road

Portsmouth, NH 03801

409-2170

134 Pleasant Street

Portsmouth, NH 03801

409-2170

Lilac Mall-Route 16

Rochester, NH 03867

332-4242

Rochester Mall-No. Main Street

Rochester, NH 03867

332-4242

45 South Broadway

Salem, NH 03079

893-9515

Route 109

Sanbornville, NH 03872

522-8258

OFFICERS

Chairman of the Board

Peter Hamblett

President

Phillip D. Drapeau

Regional Presidents

Steven H. Massicotte

Raymond P. Smith

Vice Presidents

J. Berry Baughman

David M. Campbell

Fred L. Colbroth

Glenn M. Lepore

Melvin R. Low

H. Paul Ouellette

Ass't. Vice Presidents

Rose M. Bisognani

Kathleen R. Hayes

Irene T. Keene

Stephen A. Wood

Treasurer

Colette M. Viola

Ass't. Treasurers

Marilyn M. Levesque

Coral R. Wilson

Data Processing Manager

Richard L. Baston

Loan Officers

David F. Ellis

G. Diane Rabideau

Commercial Loan Officer

Lawrence R. Guay

Mortgage Officer

Daniel J. Hussey

Ass't. Mortgage Officer

Jean T. Ducharme

Administrative Officers

Pamela J. Arnold

George R. O'Brien

Bessie A. Taylor

Dorothy E. Ward

Personal Banking Officer

Diane R. Richard

Programmer Analyst

Harold Carberry

Branch Managers

Priscilla D. Dickie

James R. Fecteau

Robert Leger

TRUSTEES

- * Maurice M. Brock
- * Richard F. Cooper, Esq.
- * W. Bradley Conson
- * Janet Davis
- * W. N. Dewitt
- * Phillip D. Drapeau
- * Peter Hamblett
- * Richard P. McCoy
- * Sewell T. Wilson, Jr.

* Investment Committee Members

TILTON		WALPOLE	
IOWA SAVINGS BANK 205 MAIN STREET TILTON, NH 03276		SAVINGS BANK OF WALPOLE WESTMINSTER STREET WALPOLE, NH 03608	
Tel. 286-4344		Tel. 756-4771	
(Year of Incorporation - 1870)		(Year of Incorporation - 1875)	
OFFICERS	TRUSTEES	BRANCH	Treasurer
Chairman of the Board George J. Falardeau	* Harold E. Berlind	River Street North Walpole, NH 03609 445-5525	David M. Adams
President/Treasurer Harold E. Berlind	Albert E. Carlisle	OFFICERS	Assistant Treasurer Barbara J. Enman
Assistant Vice President Robert P. McGinn	* George J. Falardeau	Chairman of the Board John A. Hubbard	TRUSTEES
Assistant Treasurer Shirley A. Curdie	* James B. Horman	Executive V. P./CEO Donald J. Tisdale	Warren G. Allen
	* Roy L. Jordan	Vice Presidents John B. Howard Edward T. McKenna	* Raymond J. Aumand
	* Robert W. Marshall	Ass't. Vice Presidents George A. Bousquet Alice K. Howe	* William J. Baldesaro
	Herbert B. Moore		J. Tuckerburn
			* William S. Fletcher
			Joseph J. Green
			George R. Harris
			* John A. Hubbard
			George J. MacI, Jr.
			Edward R. Potter
* Investment Committee Members		* Investment Committee Members	

WOODSVILLE

THE WOODSVILLE GUARANTY SAVINGS BANK
63 CENTRAL STREET
WOODSVILLE, NH 03785

Tel. 747-2735

(Year of Incorporation - 1889)

BRANCHES

River Road
Piermont, NH 03779
272-4811

Junction Rte. 25 & 25C
Warren, NH 03279
764-5785

Main Street/Route 135
Monroe, NH 03771
638-4171

OFFICERS

Chairman of the Board
C. Lincoln Butson

President
Harold J. Graham

Vice President
Lawrence P. Corey

Treasurer
Robert F. Miller

Assistant Treasurers
Anthony L. Brainerd
James E. Graham

Loan Officer

Doris D. Savage

TRUSTEES

- * Chester R. Allen
- * C. Lincoln Butson
- Francis X. Collins
- H. Russell Gould
- * Harold J. Graham
- * Richard G. McDaniels
- James J. Page
- J. Harvey Walker
- * Walter O. Young

* Investment Committee Members

ABSTRACTS OF THE ANNUAL REPORT
OF
MUTUAL AND GUARANTY SAVINGS BANKS
SHOWING
CONSOLIDATED REPORT OF CONDITION
AND
CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,
DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 3,681,001	\$ 2,900,997	\$ 1,503,697	\$ 12,628,305	\$ 2,943,876
2 U.S. Government obligations	8,361,029	39,237,769	26,195,655	41,119,926	8,503,175
3 U.S. Government agencies	996,295	17,105,301	2,505,676	5,514,879	601,072
4 State, county, municipal obligations	*****	16,600	*****	3,042,000	*****
5 Other bonds, notes and debentures	9,179,194	276,185	1,395,339	1,053,659	2,917,896
6 Corporate stocks	1,648,827	786,514	2,192,664	16,658,739	135,972
7 Total securities	20,685,345	57,422,369	32,289,334	67,389,203	12,156,115
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	*****
9 Total securities net of premium and valuation reserves	20,685,345	57,422,369	32,289,334	67,389,203	12,156,115
10 Federal funds sold & loans & securities purchased under agreement to resell	3,400,000	1,619,937	2,600,000	2,723	1,829,691
11 Real estate loans	50,178,868	57,106,104	44,225,545	201,152,540	27,046,861
12 Other loans	10,841,297	7,907,091	4,761,255	74,800,852	9,438,230
13 Total loans	61,020,165	65,013,195	48,986,800	275,953,392	36,485,091
14 LESS: Allowance for possible loan losses	50,349	398,937	392,765	1,165,556	*****
15 Net loans	60,959,816	64,614,258	48,594,035	274,787,836	36,485,091
16 Bank premises and other assets representing bank premises (net)	1,065,339	1,817,311	434,651	3,630,091	684,830
17 Leasehold improvements (net)	*****	*****	*****	15,448	199,124
18 Furniture, fixtures and equipment (net)	415,035	373,636	97,989	2,397,910	257,438
19 Total fixed assets	1,480,374	2,190,947	532,640	6,043,449	1,141,392
20 Other real estate owned (net)	35,510	49,995	128,212	240,079	210,023
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	189,166	*****
22 Other assets	1,418,523	2,094,761	881,560	7,796,935	779,091
23 Total Assets	\$91,660,569	\$130,893,264	\$86,529,478	\$369,083,696	\$55,547,279
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL FUNDS						
24 Time/savings deposits	\$81,675,351	\$121,059,008	\$77,143,247	\$269,909,575	\$50,242,787	24
25 Other deposits	647,855	108,633	-----	1,329,515	475,442	25
26 Total deposits	<u>82,323,206</u>	<u>121,167,641</u>	<u>77,143,247</u>	<u>271,239,093</u>	<u>50,718,229</u>	26
27 Securities and loans sold under agreements to repurchase	-----	-----	-----	-----	-----	27
28 Other borrowings	3,000,000	67,070	-----	48,977,000	1,000,000	28
29 Other liabilities	310,878	1,767,134	972,459	9,833,775	829,674	29
30 Total liabilities	<u>85,634,084</u>	<u>123,001,851</u>	<u>78,115,706</u>	<u>329,949,868</u>	<u>52,547,903</u>	30
31 Minority interest in consolidated subsidiaries	-----	-----	-----	155,832	-----	31
32 Capital notes and debentures	-----	-----	-----	-----	-----	32
33 Capital stock	-----	-----	-----	18,189,545	-----	33
34 Guaranty fund	3,757,000	6,100,000	3,504,000	12,000,000	2,300,000	34
35 Undivided profits	2,257,485	1,791,413	4,509,772	5,341,713	546,119	35
36 Reserve for bad debts	-----	-----	400,000	3,446,738	121,188	36
37 Reserve for contingencies and other capital reserves	-----	-----	-----	-----	32,069	37
38 Total capital funds	<u>6,026,485</u>	<u>7,891,413</u>	<u>8,413,772</u>	<u>38,977,996</u>	<u>2,999,376</u>	38
39 Total Liabilities and Capital Funds	<u>\$91,660,569</u>	<u>\$130,893,264</u>	<u>\$86,529,478</u>	<u>\$369,083,696</u>	<u>\$55,547,279</u>	39
GENERAL INFORMATION						
40 Surety coverage	\$1,000,000	\$2,000,000	\$1,500,000	\$2,000,000	\$650,000	40
41 Total compensation paid to officers and employees (including trustees' fees)	\$719,287	\$1,118,549	\$591,041	\$3,274,189	\$551,469	41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983						
42 Amount of interest paid to depositors	\$6,793,274	\$9,798,913	\$6,235,864	\$20,737,665	\$3,971,355	42
43 Rate of dividends paid during period:						43
44 Regular savings	5.50	5.50	5.50	5.50	5.50	44
45 Special notice	6.00	----	----	----	----	45
46 H.O.W.	5.25	5.25	5.25	5.25	5.25	46
47 Escrow funds	3.50	3.75	----	5.25	3.50	47
48 Clubs	5.50	5.50	5.50	2.75	5.50	48
49 Certificates of deposit	8.10 - 11.00	7.50 - 13.50	7.622 - 11.50	6.50 - 12.00	8.64 - 10.00	49
50 Money market accounts	8.00 - 10.00	8.64 - 9.95	8.25 - 10.00	8.50 - 10.50	7.61 - 10.00	50

CONSOLIDATED REPORT OF CONDITION	DOVER	FRANKLIN	GREENVILLE	KEENE	KEENE	
	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	KEENE SAVINGS BANK	
ASSETS (CENTS OMITTED)						
1 Cash and due from banks	\$ 5,472,475	\$ 1,341,759	\$ 898,752	\$ 6,756,133	\$ 2,693,339	1
2 U.S. Government obligations	39,442,800	4,395,822	4,216,058	9,660,595	3,404,348	2
3 U.S. Government agencies	11,012,435	3,649,774	244,837	6,298,732	2,197,371	3
4 State, county, municipal obligations	*****	*****	*****	1,349,981	*****	4
5 Other bonds, notes and debentures	15,004,334	3,900,701	541,188	18,053,657	10,060,286	5
6 Corporate stocks	6,696,517	2,089,452	269,135	10,365,315	824,093	6
7 Total securities	72,156,086	14,035,749	5,271,218	45,728,280	16,486,098	7
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	*****	8
9 Total securities net of premium and valuation reserves	72,156,086	14,035,749	5,271,218	45,728,280	16,486,098	9
10 Federal funds sold & loans & securities purchased under agreement to resell	3,434,006	3,900,000	700,000	5,104,583	1,228,610	10
11 Real estate loans	100,232,243	41,624,655	13,549,893	121,214,791	46,327,345	11
12 Other loans	17,351,880	7,489,033	1,065,387	15,942,596	4,189,799	12
13 Total loans	117,584,123	49,113,688	14,615,280	137,157,387	50,517,144	13
14 LESS: Allowance for possible loan losses	316,264	131,048	*****	*****	*****	14
15 Net loans	117,267,859	48,982,640	14,615,280	137,157,387	50,517,144	15
16 Bank premises and other assets representing bank premises (net)	3,525,118	1,049,634	444,495	1,655,816	1,667,880	16
17 Leasehold improvements (net)	*****	*****	*****	*****	*****	17
18 Furniture, fixtures & equipment (net)	432,855	456,955	159,642	416,872	325,134	18
19 Total fixed assets	3,957,973	1,506,589	604,137	2,072,688	1,993,014	19
20 Other real estate owned (net)	*****	221,604	*****	100,395	34,802	20
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	*****	21
22 Other assets	3,006,067	865,683	226,104	3,012,530	1,193,574	22
23 Total Assets	\$205,294,466	\$70,854,024	\$22,317,491	\$199,932,296	\$74,146,581	23
	*****	*****	*****	*****	*****	

LIABILITIES AND CAPITAL FUNDS					
24 Time savings deposits	\$185,518,072	64,238,084	\$20,820,107	\$178,836,783	\$ 69,415,807 24
25 Other deposits	154,359	165,625	10,913	2,689,317	190,576 25
26 Total deposits	185,670,431	64,403,709	20,831,020	181,526,100	69,606,383 26
27 Securities and loans sold under agreements to repurchase	*****	*****	*****	*****	***** 27
28 Other borrowings	25,000	*****	*****	5,012,830	56,518 28
29 Other liabilities	1,582,302	768,529	216,659	1,346,023	301,845 29
30 Total liabilities	187,277,733	65,172,238	21,047,679	187,886,953	69,964,746 30
31 Minority interest in consolidated subsidiaries	*****	*****	*****	*****	***** 31
32 Capital notes and debentures	*****	*****	*****	*****	***** 32
33 Capital stock	*****	*****	*****	*****	***** 33
34 Guaranty fund	10,517,000	2,625,000	995,000	9,200,000	3,135,000 34
35 Undivided profits	7,255,944	3,056,786	255,984	2,410,038	1,046,835 35
36 Reserve for bad debts	*****	*****	18,828	410,505	***** 36
37 Reserve for contingencies and other capital reserves	243,789	*****	*****	25,000	***** 37
38 Total capital funds	18,016,733	5,681,786	1,269,812	12,045,343	4,181,835 38
39 Total Liabilities and Capital Funds	\$205,294,466	\$70,854,024	\$22,517,491	\$199,932,296	\$ 74,146,581 39

GENERAL INFORMATION					
40 Surety coverage	\$1,500,000	\$1,000,000	\$500,000	\$3,000,000	\$1,000,000 40
41 Total compensation paid to officers and employees (including trustees' fees)	\$1,331,221	\$607,685	\$265,742	1,439,162	\$ 483,609 41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982					
42 Amount of interest paid to depositors	\$13,647,424	\$5,433,741	\$1,693,342	\$14,758,032	\$ 5,812,706 42
43 Rate of dividends paid during period:					43
44 Regular savings	5.50	5.50	5.50	5.50	5.50 44
45 Special notice	****	6.00	****	6.00	6.00 45
46 N.O.W.	5.25	5.25	5.25	5.50	5.25 46
47 Escrow funds	4.00	3.50	3.75	4.00	3.50 47
48 Clubs	5.50	Final payment	4.00	3.25	5.00 48
49 Certificates of deposit	6.50 - 10.70	6.50 - 16.55	7.50 - 16.20	6.50 - 16.55	6.00 - 9.75 49
50 Money market accounts	7.60 - 10.90	8.77 - 10.00	9.00 - 13.00	8.50 - 11.22	8.37 - 16.55 50

CONSOLIDATED REPORT OF CONDITION	LACONIA	LANCASTER	LEBANON	LITTLETON	MANCHESTER
	LACONIA SAVINGS BANK	THE STROGGANOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK A MUTUAL SAVINGS BANK	AMOSKEAG SAVINGS BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 3,382,251	\$ 2,834,229	\$ 2,099,300	\$ 7,964,824	\$ 9,062,646
2 U.S. Government obligations	23,307,684	3,493,123	3,626,503	10,064,339	103,743,778
3 U.S. Government agencies	2,406,419	2,471,789	2,900,000	15,349,466	1,619,039
4 State, county, municipal obligations	353,914	200,736	*****	*****	1,300,859
5 Other bonds, notes and debentures	12,258,674	3,820,995	31,627	4,863,689	38,821,705
6 Corporate stocks	5,621,598	1,932,369	2,233,250	1,311,804	15,139,288
7 Total securities	43,948,269	11,919,012	8,791,380	31,589,298	160,682,669
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	*****
9 Total securities net of premium and valuation reserves	43,948,269	11,919,012	8,791,380	31,589,298	160,682,669
10 Federal funds sold & loans & securities purchased under agreement to resell	3,900,000	1,070,000	3,398,050	3,300,000	10,912,631
11 Real estate loans	79,627,295	11,086,517	53,659,566	165,074,071	262,561,104
12 Other loans	10,140,159	3,518,309	14,665,113	32,063,750	97,329,955
13 Total loans	89,767,454	14,604,826	68,320,679	197,137,821	359,891,059
14 LESS: Allowance for possible loan losses	429,391	*****	158,501	705,207	917,615
15 Net loans	89,338,063	14,604,826	68,162,178	196,432,614	358,973,444
16 Bank premises and other assets representing bank premises (net)	1,202,804	43,812	1,357,909	3,572,388	16,019,129
17 Leasehold improvements (net)	*****	*****	8,087	113,540	95,128
18 Furniture, fixtures & equipment (net)	440,558	67,489	152,012	689,747	1,621,388
19 Total fixed assets	1,643,362	111,301	1,518,008	4,275,675	17,735,645
20 Other real estate owned (net)	74,313	*****	165,146	503,940	*****
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	172,167
22 Other assets	1,595,393	369,992	1,139,779	7,297,584	13,422,520
23 Total Assets	\$159,881,671	\$ 30,909,360	\$63,273,841	\$251,463,955	\$570,961,722
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	\$122,426,641	\$ 27,624,101	\$75,717,479	\$221,765,727	\$456,842,371 24
25 Other deposits	504,868	8,529	545,087	5,357,948	8,077,850 25
26 Total deposits	<u>122,931,509</u>	<u>27,632,630</u>	<u>76,262,566</u>	<u>227,123,675</u>	<u>464,920,221</u> 26
27 Securities and loans sold under agreements to repurchase	*****	*****	260,453	5,907,698	***** 27
28 Other borrowings	67,455	*****	*****	982,500	8,501,945 28
29 Other liabilities	<u>1,251,102</u>	<u>33,053</u>	<u>993,383</u>	<u>1,082,640</u>	<u>6,671,736</u> 29
30 Total liabilities	<u>124,250,066</u>	<u>27,665,683</u>	<u>77,516,402</u>	<u>235,096,313</u>	<u>480,093,902</u> 30
31 Minority interest in consolidated subsidiaries	*****	*****	*****	*****	***** 31
32 Capital notes and debentures	*****	*****	*****	*****	***** 32
33 Capital stock	*****	400,000	*****	*****	39,012,200 33
34 Guaranty fund	6,000,000	1,100,000	3,850,000	10,100,000	21,400,000 34
35 Undivided profits	8,981,605	1,743,677	3,907,439	3,355,372	30,455,620 35
36 Reserve for bad debts	*****	*****	*****	2,932,270	***** 36
37 Reserve for contingencies and other capital reserves	<u>650,000</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u> 37
38 Total capital funds	<u>15,631,605</u>	<u>3,243,677</u>	<u>7,757,439</u>	<u>16,387,642</u>	<u>90,867,820</u> 38
39 Total Liabilities and Capital Funds	<u>\$139,881,671</u>	<u>\$ 30,909,360</u>	<u>\$85,273,841</u>	<u>\$251,483,955</u>	<u>\$570,961,722</u> 39

GENERAL INFORMATION					
40 Surety coverage	\$1,000,000	\$ 460,000	\$750,000	\$1,000,000	\$3,500,000 40
41 Total compensation paid to officers and employees (including trustees' fees)	\$730,872	\$224,361	\$660,598	\$1,636,004	\$3,562,921 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$11,631,473	\$ 2,272,858	\$6,340,805	\$19,682,471	\$39,484,126 42
43 Rate of dividends paid during period:					
44 Regular savings	5.50	5.50	5.50	5.50	5.50 44
45 Special notice	****	****	6.00	6.00	**** 45
46 N.O.W.	5.25	5.25	5.25	5.25	5.25 46
47 Escrow funds	3.50	2.00	5.00	3.50	4.00 47
48 Clubs	5.50	5.50	2.00	5.00	Final Payment 48
49 Certificates of deposit	6.50 - 16.55	2.75 - 11.05	7.62 - 10.50	6.50 - 12.00	6.00 - 16.55 49
50 Money market accounts	8.37 - 10.25	****	8.15 - 10.00	7.90 - 12.00	9.00 - 9.95 50

CONSOLIDATED REPORT OF CONDITION	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH	PLYMOUTH
	MERCHANTS SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK	PLYMOUTH GUARANTY SAVINGS BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 9,640,360	\$ 5,035,222	\$ 4,096,869	\$ 8,575,520	\$ 2,890,637 1
2 U.S. Government obligations	\$ 13,026,946	9,351,134	5,531,525	37,006,972	1,106,250 2
3 U.S. Government agencies	12,437,191	1,670,720	*****	2,017,406	7,191,241 3
4 State, county, municipal obligations	1,402,881	*****	*****	527,116	284,325 4
5 Other bonds, notes and debentures	13,506,026	5,594,017	3,263,227	6,069,379	4,366,254 5
6 Corporate stocks	2,548,093	2,101,469	5,265,092	4,140,401	12,230,789 6
7 Total securities	42,921,137	18,717,340	14,059,844	49,761,274	25,198,859 7
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	***** 8
9 Total securities net of premium and valuation reserves	42,921,137	18,717,340	14,059,844	49,761,274	25,198,859 9
10 Federal funds sold & loans & securities purchased under agreement to resell	*****	1,700,000	700,000	1,800,000	1,100,000 10
11 Real estate loans	279,777,180	54,558,013	45,257,504	78,740,832	51,529,083 11
12 Other loans	63,778,238	8,490,885	10,005,367	12,935,022	5,148,930 12
13 Total loans	343,555,418	63,048,898	55,262,871	91,675,854	56,678,013 13
14 LESS: Allowance for possible loan losses	521,370	104,928	106,256	313,711	554,244 14
15 Net loans	343,034,048	62,943,970	55,156,615	91,362,143	56,123,769 15
16 Bank premises and other assets representing bank premises (net)	2,753,954	1,093,982	1,668,386	2,023,368	2,273,114 16
17 Leasehold improvements (net)	1,270,418	*****	*****	172,070	***** 17
18 Furniture, fixtures & equipment (net)	2,622,841	318,970	419,580	669,002	404,500 18
19 Total fixed assets	6,647,213	1,412,952	2,087,966	2,864,440	2,677,614 19
20 Other real estate owned (net)	3,829,785	98,554	1,354,080	382,592	92,283 20
21 Investment in unconsolidated subsidiaries and other affiliates	(12,493)	*****	*****	*****	***** 21
22 Other assets	12,720,085	1,295,865	1,273,726	2,204,198	1,146,039 22
23 Total Assets	\$418,780,135	\$91,203,903	\$78,729,100	\$156,950,167	\$89,229,201 23
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	\$317,018,425	\$83,610,935	\$72,214,350	\$143,685,802	\$79,548,717 24
25 Other deposits	<u>1,135,883</u>	<u>37,209</u>	<u>82,479</u>	<u>441,811</u>	<u>1,218,549 25</u>
26 Total deposits	<u>318,154,308</u>	<u>83,648,144</u>	<u>72,296,829</u>	<u>144,127,613</u>	<u>79,767,266 26</u>
27 Securities and loans sold under agreements to repurchase	1,664,630	18,500	.....	.....	..... 27
28 Other borrowings	48,085,637	.....	.....	135,266	 28
29 Other liabilities	<u>9,679,051</u>	<u>1,179,737</u>	<u>176,796</u>	<u>1,512,510</u>	<u>1,189,769 29</u>
30 Total liabilities	<u>377,563,626</u>	<u>84,846,381</u>	<u>72,473,625</u>	<u>145,775,389</u>	<u>\$80,957,035 30</u>
31 Minority interest in consolidated subsidiaries	.....	.....	.....	.....	..... 31
32 Capital notes and debentures	.....	.....	.....	.....	..... 32
33 Capital stock	19,329,740	.....	.....	.....	400,000 33
34 Guaranty fund	14,462,366	4,200,000	3,537,348	5,600,000	3,800,000 34
35 Undivided profits	6,974,605	2,157,522	2,718,127	5,574,778	4,072,166 35
36 Reserve for bad debts	409,798	.....	.....	.....	..... 36
37 Reserve for contingencies and other capital reserves	.....	.....	.....	.....	..... 37
38 Total capital funds	<u>41,196,509</u>	<u>6,357,522</u>	<u>6,255,475</u>	<u>11,174,778</u>	<u>6,272,166 38</u>
39 Total Liabilities and Capital Funds	<u>\$418,780,135</u>	<u>\$91,203,903</u>	<u>\$78,729,100</u>	<u>\$156,950,167</u>	<u>\$89,229,201 39</u>
GENERAL INFORMATION					
40 Surety coverage	\$2,250,000	\$1,000,000	\$2,000,000	\$900,000	\$700,000 40
41 Total compensation paid to officers and employees (including trustees' fees)	\$4,883,382	690,546	\$662,165	\$1,041,434	\$670,476 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$27,000,946	\$7,022,863	\$7,279,973	\$12,432,738	\$7,054,383 42
43 Rate of dividends paid during period:					43
44 Regular savings	5.50	5.50	5.50	5.50	5.50 44
45 Special notice	6.00	....	6.00	....	.... 45
46 N.O.W.	5.25	6.35	5.25	5.25 - 6.75	5.25 46
47 Escrow funds	3.50	3.50	3.50	5.50	 47
48 Clubs	5.50	5.00	5.50	....	5.50 48
49 Certificates of deposit	6.50 - 16.2	7.50 - 11.00	6.59 - 16.73	6.00 - 11.05	6.50 - 16.55 49
50 Money market accounts	8.1 - 9.95	7.62 - 11.05	5.70 - 9.95	7.619 - 10.00	8.80 - 16.25 50

CONSOLIDATED REPORT OF CONDITION	PORTSMOUTH	PORTSMOUTH	ROCHESTER	TILTON	WALPOLE
	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 925,580	\$ 3,464,559	\$ 10,497,607	\$ 867,768	\$ 1,328,455 1
2 U.S. Government obligations	12,560,938	29,172,661	3,053,100	1,131,890	6,688,878 2
3 U.S. Government agencies	970,672	202,090	4,691,090	1,422,304	999,977 3
4 State, county, municipal obligations	1,740	1,541,881	49,247,175	*****	***** 4
5 Other bonds, notes and debentures	5,491,985	18,211,404	666,791	1,284,885	7,681,389 5
6 Corporate stocks	1,386,003	10,535,854	7,807,505	119,038	972,523 6
7 Total securities	20,417,338	59,663,890	65,465,661	3,958,117	16,342,767 7
8 LESS: Premium and valuation reserves	*****	*****	*****	*****	***** 8
9 Total securities net of premium and valuation reserves	20,417,338	59,663,890	65,465,661	3,958,117	16,342,767 9
10 Federal funds sold & loans & securities purchased under agreement to resell	3,400,000	44,523,043	4,500,000	700,000	1,500,000 10
11 Real estate loans	32,664,270	84,214,862	130,976,226	6,708,616	36,442,896 11
12 Other loans	3,039,624	10,234,248	43,513,147	1,334,786	6,651,099 12
13 Total loans	35,703,894	94,449,110	174,489,373	8,043,402	43,093,995 13
14 LESS: Allowance for possible loan losses	81,459	*****	1,398,164	*****	225,000 14
15 Net loans	35,622,435	94,449,110	173,091,209	8,043,402	42,868,995 15
16 Bank premises and other assets representing bank premises (net)	610,025	1,727,719	2,792,892	457,812	340,272 16
17 Leasehold improvements (net)	*****	*****	110,522	*****	83,346 17
18 Furniture, fixtures & equipment (net)	127,548	371,131	866,482	78,263	134,562 18
19 Total fixed assets	737,573	2,098,850	3,769,896	516,075	558,180 19
20 Other real estate owned (net)	*****	*****	106,760	*****	137,322 20
21 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	***** 21
22 Other assets	704,965	2,695,669	4,425,770	212,438	887,665 22
23 Total Assets	\$61,807,891	\$206,695,121	\$261,856,903	\$14,297,800	\$63,623,384 23
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL FUNDS					
24 Time/savings deposits	\$57,263,993	\$190,728,989	\$222,698,442	\$12,938,556	\$58,592,119 24
25 Other deposits	*****	198,127	15,803,049	5,292	239,788 25
26 Total deposits	<u>57,263,993</u>	<u>190,927,116</u>	<u>238,503,491</u>	<u>12,943,848</u>	<u>58,831,907 26</u>
27 Securities and loans sold under agreements to repurchase	*****	*****	3,645,011	*****	***** 27
28 Other borrowings	*****	*****	*****	*****	***** 28
29 Other liabilities	<u>660,971</u>	<u>303,157</u>	<u>1,325,266</u>	<u>54,813</u>	<u>608,794 29</u>
30 Total liabilities	<u>57,924,964</u>	<u>191,230,273</u>	<u>243,473,768</u>	<u>12,998,661</u>	<u>59,440,701 30</u>
31 Minority interest in consolidated subsidiaries	*****	*****	*****	*****	***** 31
32 Capital notes and debentures	*****	*****	*****	292,749	***** 32
33 Capital stock	*****	*****	600,000	*****	***** 33
34 Guaranty fund	2,450,000	7,350,000	10,060,087	580,000	2,850,000 34
35 Undivided profits	1,432,927	7,266,897	7,723,048	426,390	1,332,683 35
36 Reserve for bad debts	*****	838,951	*****	*****	***** 36
37 Reserve for contingencies and other capital reserves	*****	9,000	*****	*****	***** 37
38 Total capital funds	<u>3,882,927</u>	<u>15,464,848</u>	<u>18,383,135</u>	<u>1,299,139</u>	<u>4,182,683 38</u>
39 Total Liabilities and Capital Funds	<u>\$61,807,891</u>	<u>\$206,695,121</u>	<u>\$261,856,903</u>	<u>\$14,297,800</u>	<u>\$63,623,384 39</u>

GENERAL INFORMATION					
40 Surety coverage	\$1,000,000	\$2,000,000	\$10,000,000	\$300,000	\$1,000,000 40
41 Total compensation paid to officers and employees (including trustees' fees)	\$290,395	\$1,074,462	\$2,457,165	\$129,602	\$390,007 41
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983					
42 Amount of interest paid to depositors	\$4,576,364	\$16,187,732	\$18,903,863	\$1,018,202	\$5,098,750 42
43 Rate of dividends paid during period:					43
44 Regular savings	5.50	5.50	5.50	5.50	5.50 44
45 Special notice	6.00	6.00	5.75	6.00	**** 45
46 N.O.W.	5.25	5.25	5.25 - 7.50	****	5.25 46
47 Escrow funds	5.25	3.50	3.50 - 5.50	3.50	3.50 47
48 Clubs	5.25	Final Payment	Final Payment \$5-1/4	4.08	Final payment 48
49 Certificates of deposit	7.619 - 11.05	7.619 - 11.50	6.00 - 10.25	7.50 - 16.50	8.50 - 11.00 49
50 Money market accounts	8.00 - 10.00	7.619 - 11.00	8.00 - 9.25	9.30 - 9.95	8.00 - 10.50 50

CONSOLIDATED REPORT OF CONDITION	WOODSVILLE				
	THE WOODSVILLE GUARANTY SAVINGS BANK				
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 2,191,723				1
2 U.S. Government obligations	7,103,175				2
3 U.S. Government agencies	1,254,043				3
4 State, county, municipal obligations	*****				4
5 Other bonds, notes and debentures	1,261,787				5
6 Corporate stocks	1,399,115				6
7 Total securities	11,018,120				7
8 LESS: Premium and valuation reserves	*****				8
9 Total securities net of premium and valuation reserves	11,018,120				9
10 Federal funds sold & loans & securities purchased under agreement to resell	300,000				10
11 Real estate loans	16,469,923				11
12 Other loans	4,991,032				12
13 Total loans	21,460,955				13
14 LESS: Allowance for possible loan losses	105,410				14
15 Net loans	21,355,545				15
16 Bank premises and other assets representing bank premises (net)	421,362				16
17 Leasehold improvements (net)	*****				17
18 Furniture, fixtures & equipment (net)	237,697				18
19 Total fixed assets	659,259				19
20 Other real estate owned (net)	81,596				20
21 Investment in unconsolidated subsidiaries and other affiliates	*****				21
22 Other assets	434,579				22
23 Total Assets	\$36,040,822				23

LIABILITIES AND CAPITAL FUNDS					
24	Time/savings deposits	\$13,188,236			24
25	Other deposits	8,093			25
26	Total deposits	<u>33,196,329</u>			26
27	Securities and loans sold under agreements to repurchase	*****			27
28	Other borrowings	*****			28
29	Other liabilities	<u>724,000</u>			29
30	Total liabilities	<u>33,920,329</u>			30
31	Minority interest in consolidated subsidiaries	*****			31
32	Capital notes and debentures	*****			32
33	Capital stock	168,000			33
34	Guaranty fund	1,315,000			34
35	Undivided profits	627,493			35
36	Reserve for bad debts	*****			36
37	Reserve for contingencies and other capital reserves	*****			37
38	Total capital funds	<u>2,120,493</u>			38
39	Total Liabilities and Capital Funds	<u>\$36,040,822</u>			39

GENERAL INFORMATION					
40	Surety coverage	\$500,000			40
41	Total compensation paid to officers and employees (including trustees' fees)	\$525,305			41
PERIOD JANUARY 1, 1982 THROUGH DECEMBER 31, 1982					
42	Amount of interest paid to depositors	\$2,571,491			42
43	Rate of dividends paid during period:				43
44	Regular savings	5.50			44
45	Special notice	6.00			45
46	N.O.W.	5.25			46
47	Escrow funds	3.50			47
48	Clubs	5.00			48
49	Certificates of deposit	6.50 - 16.00			49
50	Money market certificates	5.374 - 9.96			50

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	CLAREMONT	CONCORD	CONCORD	CONCORD	DOVER
	CLAREMONT SAVINGS BANK	CONCORD SAVINGS BANK	MERRIMACK COUNTY SAVINGS BANK	NEW HAMPSHIRE SAVINGS BANK	SEACOAST SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$6,754,842	\$ 7,388,984	\$5,460,591	\$30,837,767	\$4,356,812 1
2 Interest and dividends on securities	1,637,523	5,079,526	2,692,871	5,961,124	951,601 2
3 Commissions, collections, exchange and service charges	147,346	125,133	50,989	344,291	116,624 3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	460,807	143,670	203,657	1,532,929	272,955 4
5 Other operating earnings	473,554	365,052	36,462	498,612	70,553 5
6 Total Operating Earnings	<u>\$9,474,322</u>	<u>\$13,101,365</u>	<u>\$8,446,570</u>	<u>\$39,174,723</u>	<u>\$5,768,545 6</u>
OPERATING EXPENSES:					
7 Salaries, wages and fees	719,287	1,118,549	591,041	3,274,189	551,469 7
8 Employee benefits	207,996	303,085	123,026	674,068	129,040 8
9 Net occupancy expense of bank premises	215,219	289,770	143,659	873,007	160,083 9
10 Interest on capital notes and debentures	*****	*****	*****	*****	9,333 10
11 Interest on borrowings and related liabilities	166,109	6,849	1,705	5,807,055	141,525 11
12 Furniture and equipment expense	138,049	178,679	61,236	597,028	79,745 12
13 Provision for possible loan losses (or actual net loan losses)	51,000	28,524	5,600	607,357	10,716 13
14 Other operating expenses	<u>571,551</u>	<u>850,375</u>	<u>433,855</u>	<u>3,763,535</u>	<u>452,407 14</u>
15 Total Operating Expenses	<u>2,069,211</u>	<u>2,775,836</u>	<u>1,360,152</u>	<u>13,596,239</u>	<u>1,534,318 15</u>

16	NET OPERATING EARNINGS BEFORE TAXES	<u>7,405,111</u>	<u>10,325,529</u>	<u>7,086,418</u>	<u>25,578,484</u>	<u>4,234,227</u>	16
17	Applicable income taxes	<u>(259,000)</u>	<u>(10,500)</u>	<u>(189,693)</u>	<u>(2,010,000)</u>	<u>(63,700)</u>	7
18	NET OPERATING EARNINGS AFTER TAXES	<u>7,146,111</u>	<u>10,315,029</u>	<u>6,896,725</u>	<u>23,568,484</u>	<u>4,170,527</u>	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	<u>6,793,274</u>	<u>9,798,913</u>	<u>6,235,864</u>	<u>20,737,665</u>	<u>3,971,355</u>	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>352,837</u>	<u>516,116</u>	<u>660,861</u>	<u>2,830,819</u>	<u>199,172</u>	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	<u>16,893</u>	<u>(629,672)</u>	<u>(31,946)</u>	<u>2,644,757</u>	<u>42,017</u>	21
22	Other net non-operating (charges)/credits	<u>*****</u>	<u>69,629</u>	<u>(11,975)</u>	<u>*****</u>	<u>(34,001)</u>	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>16,893</u>	<u>(560,043)</u>	<u>(43,921)</u>	<u>2,644,757</u>	<u>8,016</u>	23
24	NET INCOME	<u>369,730</u>	<u>(43,927)</u>	<u>616,940</u>	<u>5,475,576</u>	<u>207,188</u>	24
25	DIVIDENDS PAID ON CAPITAL STOCK	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>300,000</u>	<u>*****</u>	25
26	NET INCOME AFTER DIVIDENDS	<u>369,730</u>	<u>(43,927)</u>	<u>616,940</u>	<u>5,175,576</u>	<u>207,188</u>	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>190,036</u>	<u>*****</u>	<u>18,169,545</u>	<u>*****</u>	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>7,397,545</u>	<u>400,000</u>	28
29	NET CHANGE FOR PERIOD	<u>369,730</u>	<u>146,111</u>	<u>616,940</u>	<u>15,967,576</u>	<u>(192,812)</u>	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>5,656,755</u>	<u>7,745,302</u>	<u>7,796,832</u>	<u>23,010,420</u>	<u>3,192,188</u>	30
31	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$6,026,485</u>	<u>\$ 7,891,413</u>	<u>\$8,413,772</u>	<u>\$38,977,996</u>	<u>\$2,999,376</u>	31
		<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	DOVER	FRANKLIN	GREENVILLE	KEENE	KEENE
	SOUTHEAST BANK FOR SAVINGS	FRANKLIN SAVINGS BANK	VILLAGE SAVINGS BANK	CHESHIRE COUNTY SAVINGS BANK	KEENE SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$12,416,233	\$5,753,485	\$1,487,028	\$13,292,124	\$5,379,640 1
2 Interest and dividends on securities	5,043,275	1,449,025	593,854	4,332,376	1,762,599 2
3 Commissions, collections, exchange and service charges	198,826	71,351	43,149	215,845	66,738 3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	624,833	332,107	50,188	1,124,688	158,414 4
5 Other operating earnings	572,254	34,984	*****	635,091	91,336 5
6 Total Operating Earnings	<u>18,855,421</u>	<u>7,640,952</u>	<u>2,174,219</u>	<u>19,600,124</u>	<u>7,458,727 6</u>
OPERATING EXPENSES:					
7 Salaries, wages and fees	1,351,221	607,685	265,742	1,439,162	483,609 7
8 Employee benefits	233,968	146,729	51,869	306,282	101,988 8
9 Net occupancy expense of bank premises	237,851	175,344	44,595	259,815	126,127 9
10 Interest on capital notes and debentures	*****	*****	*****	*****	***** 10
11 Interest on borrowings and related liabilities	19,347	*****	10,866	361,445	***** 11
12 Furniture and equipment expense	220,009	41,603	22,527	320,706	129,490 12
13 Provision for possible loan losses (or actual net loan losses)	81,000	24,000	2,278	(22,358)	25,432 13
14 Other operating expenses	<u>1,194,931</u>	<u>629,055</u>	<u>219,210</u>	<u>1,160,263</u>	<u>562,654 14</u>
15 Total Operating Expenses	<u>3,318,367</u>	<u>1,624,410</u>	<u>617,087</u>	<u>3,825,335</u>	<u>1,499,300 15</u>

16	NET OPERATING EARNINGS BEFORE TAXES	<u>15,537,054</u>	<u>6,016,536</u>	<u>1,557,132</u>	<u>15,774,789</u>	<u>5,959,427</u>	16
17	Applicable income taxes	<u>(393,203)</u>	<u>(260,700)</u>	<u>*****</u>	<u>(422,648)</u>	<u>9,064</u>	17
18	NET OPERATING EARNINGS AFTER TAXES	<u>15,143,851</u>	<u>5,755,836</u>	<u>1,557,132</u>	<u>15,352,141</u>	<u>5,968,491</u>	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	<u>13,647,424</u>	<u>5,433,741</u>	<u>1,693,342</u>	<u>14,738,032</u>	<u>5,612,706</u>	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>1,496,427</u>	<u>322,095</u>	<u>(136,210)</u>	<u>614,109</u>	<u>155,785</u>	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	<u>1,519,045</u>	<u>376,632</u>	<u>52,542</u>	<u>646,182</u>	<u>156,487</u>	21
22	Other net non-operating (charges)/credits	<u>(1,589,506)</u>	<u>*****</u>	<u>(5,772)</u>	<u>61,796</u>	<u>(14,269)</u>	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>(70,461)</u>	<u>376,632</u>	<u>46,770</u>	<u>707,978</u>	<u>142,218</u>	23
24	NET INCOME	<u>1,425,966</u>	<u>698,727</u>	<u>(89,440)</u>	<u>1,322,087</u>	<u>298,003</u>	24
25	DIVIDENDS PAID ON CAPITAL STOCK	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	25
26	NET INCOME AFTER DIVIDENDS	<u>1,425,966</u>	<u>698,727</u>	<u>(89,440)</u>	<u>1,322,087</u>	<u>298,003</u>	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>5,729,657</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	28
29	NET CHANGE FOR PERIOD	<u>7,155,623</u>	<u>698,727</u>	<u>(89,440)</u>	<u>1,322,087</u>	<u>298,003</u>	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>10,861,110</u>	<u>4,983,059</u>	<u>1,359,252</u>	<u>10,723,256</u>	<u>3,883,832</u>	30
31	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$16,016,733</u>	<u>\$5,681,786</u>	<u>\$1,269,812</u>	<u>\$12,045,343</u>	<u>\$4,181,835</u>	31
		<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	LACONIA	LANCASTER	LEBANON	LITTLETON	MANCHESTER
	LACONIA SAVINGS BANK	THE SIMCOGNOCK GUARANTY SAVINGS BANK	MASCOMA SAVINGS BANK	THE SAVER'S BANK A MUTUAL SAVINGS BANK	AMOSKEAG SAVINGS BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$ 9,750,890	\$1,578,895	\$7,544,791	\$20,845,647	\$37,411,874 1
2 Interest and dividends on securities	3,648,279	1,245,775	932,863	2,903,052	13,391,537 2
3 Commissions, collections, exchange and service charges	87,556	49,770	117,066	197,107	1,720,871 3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	431,096	225,150	620,291	562,008	1,066,439 4
5 Other operating earnings	<u>234,876</u>	<u>12,664</u>	<u>76,082</u>	<u>945,316</u>	<u>149,031</u> 5
6 Total Operating Earnings	<u>14,152,697</u>	<u>3,112,254</u>	<u>9,291,093</u>	<u>25,453,130</u>	<u>53,769,752</u> 6
OPERATING EXPENSES:					
7 Salaries, wages and fees	730,872	224,361	660,598	1,636,004	3,562,921 7
8 Employee benefits	195,063	41,339	257,461	300,463	786,069 8
9 Net occupancy expense of bank premises	147,558	46,089	108,082	428,103	1,420,505 9
10 Interest on capital notes and debentures	.....	.....	.....	.....	..... 10
11 Interest on borrowings and related liabilities	9,208	.....	23,439	211,272	1,001,169 11
12 Furniture and equipment expense	332,398	21,360	94,981	475,768	685,795 12
13 Provision for possible loan losses (or actual net loan losses)	66,000	48,581	24,000	354,882	151,000 13
14 Other operating expenses	<u>545,769</u>	<u>326,080</u>	<u>489,507</u>	<u>1,609,972</u>	<u>4,175,273</u> 14
15 Total Operating Expenses	<u>2,026,668</u>	<u>707,810</u>	<u>1,658,068</u>	<u>5,016,464</u>	<u>11,782,732</u> 15

16 NET OPERATING EARNINGS BEFORE TAXES	<u>12,126,029</u>	<u>2,404,444</u>	<u>7,633,025</u>	<u>20,436,666</u>	<u>41,987,020</u>	16
17 Applicable income taxes	<u>(71,061)</u>	<u>47,000</u>	<u>(428,152)</u>	<u>(119,901)</u>	<u>(177,000)</u>	17
18 NET OPERATING EARNINGS AFTER TAXES	<u>12,054,968</u>	<u>2,451,444</u>	<u>7,204,873</u>	<u>20,316,765</u>	<u>41,810,020</u>	18
19 INTEREST AND DIVIDENDS ON DEPOSITS	<u>11,631,473</u>	<u>2,272,858</u>	<u>6,340,805</u>	<u>19,682,471</u>	<u>39,484,126</u>	19
20 NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>423,495</u>	<u>178,586</u>	<u>864,068</u>	<u>634,294</u>	<u>2,325,894</u>	20
NON-OPERATING (CHARGES)/CREDITS:						
21 Net gains/(losses) on securities	<u>(22,542)</u>	<u>89,405</u>	<u>11,518</u>	<u>258,531</u>	<u>(853,127)</u>	21
22 Other net non-operating (charges)/credits	<u>*****</u>	<u>307,822</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	22
23 TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>(22,542)</u>	<u>397,227</u>	<u>11,518</u>	<u>258,531</u>	<u>(853,127)</u>	23
24 NET INCOME	<u>400,953</u>	<u>575,813</u>	<u>875,586</u>	<u>892,825</u>	<u>1,472,767</u>	24
25 DIVIDENDS PAID ON CAPITAL STOCK	<u>*****</u>	<u>120,000</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	25
26 NET INCOME AFTER DIVIDENDS	<u>400,953</u>	<u>455,813</u>	<u>875,586</u>	<u>892,825</u>	<u>1,472,767</u>	26
27 OTHER INCREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>5,294,589</u>	<u>39,990,134</u>	27
28 OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>788,367</u>	28
29 NET CHANGE FOR PERIOD	<u>400,953</u>	<u>455,813</u>	<u>875,586</u>	<u>6,187,414</u>	<u>40,674,534</u>	29
30 CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>15,230,652</u>	<u>2,787,864</u>	<u>6,881,853</u>	<u>10,200,228</u>	<u>50,193,286</u>	30
31 CAPITAL ACCOUNT AT END OF PERIOD	<u>\$15,631,605</u> <u>*****</u>	<u>\$3,243,677</u> <u>*****</u>	<u>\$7,757,439</u> <u>*****</u>	<u>\$15,387,642</u> <u>*****</u>	<u>\$90,867,820</u> <u>*****</u>	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	MANCHESTER	MEREDITH	NEWPORT	PETERBOROUGH	PLYMOUTH	
	MERCHANTS SAVINGS BANK	MEREDITH VILLAGE SAVINGS BANK	SUGAR RIVER SAVINGS BANK	PETERBOROUGH SAVINGS BANK	PLYMOUTH GUARANTY SAVINGS BANK	
OPERATING EARNINGS: (CENTS OMITTED)						
1 Interest and fees on loans	259,879,461	\$7,725,050	\$6,017,872	\$10,776,855	\$6,614,808	1
2 Interest and dividends on securities	4,706,828	1,524,589	1,226,846	4,028,853	2,178,284	2
3 Commissions, collections, exchange and service charges	1,850,982	65,882	156,677	192,890	97,264	3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	528,246	350,818	175,862	277,210	265,291	4
5 Other operating earnings	<u>2,407,593</u>	<u>25,522</u>	<u>135,537</u>	<u>224,553</u>	<u>17,956</u>	5
6 Total Operating Earnings	<u>49,352,910</u>	<u>9,471,641</u>	<u>7,714,814</u>	<u>15,500,361</u>	<u>9,203,603</u>	6
OPERATING EXPENSES:						
7 Salaries, wages and fees	4,853,382	690,546	662,165	1,041,434	670,476	7
8 Employee benefits	863,719	186,631	184,566	275,716	202,893	8
9 Net occupancy expense of bank premises	1,176,861	131,080	210,283	330,549	213,593	9
10 Interest on capital notes and debentures	*****	*****	*****	*****	1,990	10
11 Interest on borrowings and related liabilities	5,189,542	22,423	10,656	59,865	2,872	11
12 Furniture and equipment expense	1,743,035	78,988	109,117	263,996	149,564	12
13 Provision for possible loan losses (or actual net loan losses)	220,386	61,362	141,921	81,361	*****	13
14 Other operating expenses	<u>3,362,665</u>	<u>540,786</u>	<u>691,187</u>	<u>1,015,377</u>	<u>484,507</u>	14
15 Total Operating Expenses	<u>17,459,640</u>	<u>1,711,916</u>	<u>2,009,895</u>	<u>3,066,298</u>	<u>1,725,695</u>	15

16	NET OPERATING EARNINGS BEFORE TAXES	<u>31,893,270</u>	<u>7,759,725</u>	<u>5,704,919</u>	<u>12,434,063</u>	<u>7,477,908</u>	16
17	Applicable income taxes	<u>(1,769,200)</u>	<u>(175,000)</u>	<u>*****</u>	<u>*****</u>	<u>(115,222)</u>	17
18	NET OPERATING EARNINGS AFTER TAXES	<u>30,124,070</u>	<u>7,584,725</u>	<u>5,704,919</u>	<u>12,434,063</u>	<u>7,364,686</u>	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	<u>27,000,946</u>	<u>7,022,863</u>	<u>6,185,524</u>	<u>12,432,736</u>	<u>7,054,383</u>	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>5,123,124</u>	<u>561,862</u>	<u>(480,605)</u>	<u>1,525</u>	<u>310,303</u>	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	<u>255,155</u>	<u>(38,887)</u>	<u>708,011</u>	<u>847,097</u>	<u>862,655</u>	21
22	Other net non-operating (charges)/credits	<u>*****</u>	<u>(2,944)</u>	<u>155,693</u>	<u>439,571</u>	<u>*****</u>	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>255,155</u>	<u>(41,831)</u>	<u>863,704</u>	<u>1,286,468</u>	<u>862,655</u>	23
24	NET INCOME	<u>5,378,279</u>	<u>520,031</u>	<u>383,099</u>	<u>1,287,793</u>	<u>1,172,958</u>	24
25	DIVIDENDS PAID ON CAPITAL STOCK	<u>528,000</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>276,800</u>	25
26	NET INCOME AFTER DIVIDENDS	<u>2,850,279</u>	<u>520,031</u>	<u>383,099</u>	<u>1,287,793</u>	<u>896,158</u>	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>19,329,740</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>49,750</u>	28
29	NET CHANGE FOR PERIOD	<u>22,180,019</u>	<u>520,031</u>	<u>383,099</u>	<u>1,287,793</u>	<u>846,408</u>	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>19,016,490</u>	<u>5,837,491</u>	<u>5,872,376</u>	<u>9,886,985</u>	<u>7,425,758</u>	30
31	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$41,196,509</u>	<u>\$6,357,522</u>	<u>\$6,255,475</u>	<u>\$11,174,778</u>	<u>\$8,272,166</u>	31
		<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	PORTSMOUTH	PORTSMOUTH	ROCHESTER	TILTON	WALPOLE
	PISCATAQUA SAVINGS BANK	PORTSMOUTH SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST	IONA SAVINGS BANK	SAVINGS BANK OF WALPOLE
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$3,958,390	\$10,353,637	\$19,854,277	\$ 943,964	\$4,831,864 1
2 Interest and dividends on securities	1,520,969	5,040,113	6,663,523	350,654	1,531,413 2
3 Commissions, collections, exchange and service charges	43,870	171,106	807,300	8,849	66,201 3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	440,235	4,370,016	606,411	76,043	184,392 4
5 Other operating earnings	<u>90,616</u>	<u>57,341</u>	<u>156,420</u>	<u>54,549</u>	<u>15,596</u> 5
6 Total Operating Earnings	<u>6,054,080</u>	<u>19,972,213</u>	<u>28,087,931</u>	<u>1,433,859</u>	<u>6,629,466</u> 6
OPERATING EXPENSES:					
7 Salaries, wages and fees	290,395	1,074,462	2,457,165	129,602	590,007 7
8 Employee benefits	62,139	177,504	345,096	22,812	102,662 8
9 Net occupancy expense of bank premises	96,036	258,353	489,940	31,271	62,666 9
10 Interest on capital notes and debentures	*****	*****	*****	23,805	***** 10
11 Interest on borrowings and related liabilities	468	*****	*****	32	***** 11
12 Furniture and equipment expense	57,713	113,943	514,138	23,519	92,798 12
13 Provision for possible loan losses (on actual net loan losses)	*****	(768)	284,000	(1,813)	(8,938) 13
14 Other operating expenses	<u>368,957</u>	<u>895,452</u>	<u>3,026,721</u>	<u>103,524</u>	<u>463,102</u> 14
15 Total Operating Expenses	<u>875,708</u>	<u>2,518,946</u>	<u>7,117,060</u>	<u>332,752</u>	<u>1,102,297</u> 15

16	NET OPERATING EARNINGS BEFORE TAXES	<u>5,178,372</u>	<u>17,453,267</u>	<u>20,970,871</u>	<u>1,101,107</u>	<u>5,527,169</u>	16
17	Applicable income taxes	<u>(145,267)</u>	<u>*****</u>	<u>483,764</u>	<u>(17,000)</u>	<u>(101,000)</u>	17
18	NET OPERATING EARNINGS AFTER TAXES	<u>5,033,105</u>	<u>17,453,267</u>	<u>21,454,655</u>	<u>1,084,107</u>	<u>5,426,169</u>	18
19	INTEREST AND DIVIDENDS ON DEPOSITS	<u>4,576,364</u>	<u>16,187,732</u>	<u>18,903,863</u>	<u>1,018,202</u>	<u>5,098,750</u>	19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>458,741</u>	<u>1,265,535</u>	<u>2,550,772</u>	<u>65,905</u>	<u>327,419</u>	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	<u>(55,441)</u>	<u>(420,018)</u>	<u>(29,947)</u>	<u>9,559</u>	<u>(86,507)</u>	21
22	Other net non-operating (charges)/credits	<u>*****</u>	<u>362,077</u>	<u>*****</u>	<u>168,824</u>	<u>*****</u>	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>(55,441)</u>	<u>(57,941)</u>	<u>(29,947)</u>	<u>178,383</u>	<u>(86,507)</u>	23
24	NET INCOME	<u>403,300</u>	<u>1,207,594</u>	<u>2,520,825</u>	<u>244,288</u>	<u>240,912</u>	24
25	DIVIDENDS PAID ON CAPITAL STOCK	<u>*****</u>	<u>*****</u>	<u>854,000</u>	<u>*****</u>	<u>*****</u>	25
26	NET INCOME AFTER DIVIDENDS	<u>403,300</u>	<u>1,207,594</u>	<u>1,666,825</u>	<u>244,288</u>	<u>240,912</u>	26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>7,263,148</u>	<u>*****</u>	<u>*****</u>	27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>13,740</u>	<u>*****</u>	28
29	NET CHANGE FOR PERIOD	<u>403,300</u>	<u>1,207,594</u>	<u>8,929,973</u>	<u>230,548</u>	<u>240,912</u>	29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>3,479,627</u>	<u>14,257,254</u>	<u>9,453,162</u>	<u>1,068,591</u>	<u>3,941,771</u>	30
31	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$3,882,927</u> <u>*****</u>	<u>\$15,464,848</u> <u>*****</u>	<u>\$18,383,135</u> <u>*****</u>	<u>\$1,299,139</u> <u>*****</u>	<u>\$4,182,683</u> <u>*****</u>	31

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	WOODSVILLE				
	THE WOODSVILLE GUARANTY SAVINGS BANK				
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$2,078,095				1
2 Interest and dividends on securities	1,572,202				2
3 Commissions, collections, exchange and service charges	64,547				3
4 Income on Federal Funds sold and loans & securities purchased under agreement to resell	151,814				4
5 Other operating earnings	80,457				5
6 Total Operating Earnings	<u>3,727,110</u>				6
OPERATING EXPENSES:					
7 Salaries, wages and fees	325,305				7
8 Employee benefits	63,995				8
9 Net occupancy expense of bank premises	61,249				9
10 Interest on capital notes and debentures	*****				10
11 Interest on borrowings and related liabilities	5,039				11
12 Furniture and equipment expense	107,922				12
13 Provision for possible loan losses (or actual net loan losses)	*****				13
14 Other operating expenses	<u>268,586</u>				14
15 Total Operating Expenses	<u>852,098</u>				15

16	NET OPERATING EARNINGS BEFORE TAXES	<u>2,895,018</u>				16
17	Applicable income taxes	<u>(145,000)</u>				17
18	NET OPERATING EARNINGS AFTER TAXES	<u>2,750,018</u>				18
19	INTEREST AND DIVIDENDS ON DEPOSITS	<u>2,571,491</u>				19
20	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>178,527</u>				20
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	<u>5,357</u>				21
22	Other net non-operating (charges)/credits	<u>(63,313)</u>				22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>(57,956)</u>				23
24	NET INCOME	<u>120,571</u>				24
25	DIVIDENDS PAID ON CAPITAL STOCK	<u>67,200</u>				25
26	NET INCOME AFTER DIVIDENDS	<u>53,371</u>				26
27	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>*****</u>				27
28	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>				28
29	NET CHANGE FOR PERIOD	<u>53,371</u>				29
30	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>2,067,121</u>				30
31	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$2,120,492</u> <u>*****</u>				31

REPORT OF CONDITION OF TRUST DEPARTMENTS
OF SAVINGS BANKS

AS TRUSTEE AND EXECUTOR	CONCORD	ROCHESTER	AS AGENT	CONCORD	ROCHESTER
	NEW HAMPSHIRE SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST		NEW HAMPSHIRE SAVINGS BANK	BANKEAST SAVINGS BANK AND TRUST
ASSETS			ASSETS		
Balances with banks	\$198,225	\$ 2,851,473	balances with banks	\$169,436	\$ 3,505,320
Government, state and municipal bonds	39,266	7,686,114	Government, state and municipal bonds	39,266	10,053,475
Other bonds	*****	2,720,027	Other bonds	2,631	1,870,045
Corporate stocks	150,766	8,547,214	Corporate stocks	292,748	8,863,917
Real estate loans	*****	*****	Real estate loans	*****	*****
Other assets	<u>36,324</u>	<u>2,098,680</u>	Other assets	<u>37,156</u>	<u>1,553,978</u>
Total Assets	\$424,581 *****	\$23,903,508 *****	Total Assets	\$541,237 *****	\$25,846,735 *****
LIABILITIES			LIABILITIES		
Invested principal of trusts, agencies, estates	\$424,557	\$23,711,916	Invested principal of trusts, agencies, estates	\$536,581	\$25,125,503
Uninvested principal of trusts, agencies, estates	(1,742)	16,229	Uninvested principal of trusts, agencies, estates	3,596	15,274
Invested income of trusts, agencies, estates	*****	3,465	Invested income of trusts, agencies, estates	*****	636,111
Uninvested income of trusts, agencies, estates	1,766	171,898	Uninvested income of trusts, agencies, estates	1,060	69,847
Other liabilities	<u>*****</u>	<u>*****</u>	Other liabilities	<u>*****</u>	<u>*****</u>
Total Liabilities	\$424,581 *****	\$23,903,508 *****	Total Liabilities	\$541,237 *****	\$25,846,735 *****

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF SAVINGS BANKS

NUMBER OF SAVINGS BANKS REPORTING: 26
DECEMBER 31, 1983

ASSETS	(In thousands)	% of Total Assets		(In thousands)	% of Total Assets
Cash and due from banks	\$ 115,679	2.99	Other real estate owned (net)	7,853	.20
U. S. Government obligations	455,006	11.77	Investment in unconsolidated subsidiaries and other	349	.01
U. S. Government agencies	107,756	2.79	Other assets	73,102	1.89
State, county, municipal obligations	59,327	1.54	Total Assets	\$3,863,984	100.00
Other bonds, notes and debentures	189,596	4.91		*****	*****
Corporate stocks	116,412	3.01	LIABILITIES AND CAPITAL FUNDS		
Total securities	928,077	24.02	Time/savings deposits	\$3,293,722	85.24
LESS: Premium and valuation reserves	*****	***	Other deposits	39,439	1.02
Total securities net of premium and valuation reserves	928,077	24.02	Total deposits	3,333,161	86.26
Federal funds sold and loans & securities purchased under agreement to resell	106,423	2.76	Securities and loans sold under agreements to repurchase	11,496	.30
Real estate loans	2,088,003	54.04	Other borrowings	115,811	3.00
Other loans	481,647	12.46	Other liabilities	45,378	1.17
Total loans	2,569,650	66.50	Total liabilities	3,505,846	90.73
LESS: Allowance for possible loan losses	8,086	.21	Minority interest in consolidated subsidiaries	156	***
Net loans	2,561,564	66.29	Capital notes and debentures	293	.01
Bank premises and other assets representing bank premises (net)	54,514	1.41	Capital stock	78,099	2.02
Leasehold improvements (net)	2,068	.05	Guaranty fund	152,808	3.96
Furniture, fixtures and equipment (net)	14,555	.38	Undivided profits	117,244	3.03
Total fixed assets	70,937	1.84	Reserve for bad debts	8,578	.22
			Reserve for contingencies and other capital reserves	960	.03
			Total capital funds	357,982	9.27
			Total Liabilities and Capital Funds	\$3,863,984	100.00
				*****	*****

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

SAVINGS BANKS

	December 31, 1983 (In thousands)		
OPERATING EARNINGS:		NET OPERATING EARNINGS BEFORE TAXES	<u>302,458</u>
Interest and fees on loans	\$283,334	Applicable income taxes	<u>(6,329)</u>
Interest and dividends on securities	81,570	NET OPERATING EARNINGS AFTER TAXES	<u>296,129</u>
Commissions, collection, exchange & service charges	7,058	INTEREST AND DIVIDENDS ON DEPOSITS	<u>276,327</u>
Income on federal funds sold and loans & securities purchased under agreement to resell	15,196	NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS	<u>19,802</u>
Other operating earnings	<u>7,464</u>	NON-OPERATING (CHARGES)/CREDITS:	
Total Operating Earnings	<u>394,622</u>	Net gains/(losses) on securities	6,334
		Other net non-operating (charges)/credits	<u>(157)</u>
		TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>6,177</u>
OPERATING EXPENSES:		NET INCOME	<u>25,979</u>
Salaries, wages and fees (# on payroll 2,034)	29,812	DIVIDENDS PAID ON CAPITAL STOCK	<u>2,146</u>
Employee benefits	6,344	NET INCOME AFTER DIVIDENDS	<u>23,833</u>
Net occupancy expense of bank premises	7,807	OTHER INCREASES IN CAPITAL ACCOUNTS	95,987
Interest on capital notes and debentures	55	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>8,650</u>
Interest on borrowings and related liabilities	11,051	NET CHANGE FOR PERIOD	<u>111,170</u>
Furniture and equipment expense	6,654		
Provision for possible loan losses or net actual loan losses	2,236	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>246,812</u>
Other operating expenses	<u>28,225</u>		
Total Operating Expenses	<u>92,164</u>	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$357,982</u>

AGGREGATE REPORT OF CONDITION OF THE TRUST DEPARTMENTS
OF SAVINGS BANKS

NUMBER OF TRUST DEPARTMENTS REPORTING: 2
DECEMBER 31, 1983

AS TRUSTEE AND EXECUTOR			AS AGENT		
	(In thousands)	\$ of Total Assets		(In thousands)	\$ of Total Assets
ASSETS			ASSETS		
Balances with banks	\$ 3,050	12.54	Balances with banks	\$ 3,675	13.92
Government, state and municipal bonds	7,725	31.75	Government, state and municipal bonds	10,093	38.25
Other bonds	2,720	11.18	Other bonds	1,873	7.10
Corporate stocks	8,698	35.75	Corporate stocks	9,156	34.70
Real estate loans	****	****	Real estate loans	*****	****
Other assets	2,135	8.78	Other assets	1,591	6.03
Total Assets	\$24,328	100.00	Total Assets	\$26,388	100.00
	*****	*****		*****	*****
LIABILITIES			LIABILITIES		
		\$ of Total Liabilities			\$ of Total Liabilities
Invested principal of trusts, agencies, estates	\$24,137	99.21	Invested principal of trusts, agencies, estates	\$25,662	97.25
Uninvested principal of trusts, agencies, estates	14	.06	Uninvested principal of trusts, agencies, estates	19	.07
Invested income of trusts, agencies, estates	3	.01	Invested income of trusts, agencies, estates	636	2.41
Uninvested income of trusts, agencies, estates	174	.72	Uninvested income of trusts, agencies, estates	71	.27
Other liabilities	****	****	Other liabilities	*****	****
Total Liabilities	\$24,328	100.00	Total Liabilities	\$26,388	100.00
	*****	*****		*****	*****

ABSTRACTS OF THE ANNUAL REPORT

OF

CO-OPERATIVE BANKS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

EXETER			HAMPTON	
FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE P.O. BOX 310 - ONE CENTER STREET Tel. 772-9324 EXETER, NH 03833			HAMPTON CO-OPERATIVE BANK P.O. BOX 458 - 40 HIGH STREET Tel. 926-3359 HAMPTON, NH 03842	
(Year of Incorporation - 1892)			(Year of Incorporation - 1915)	
BRANCHES	OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
53 Lincoln Street Exeter, NH 03833 772-9324	Chairman of the board Edwin L. Saari	* John A. Bell Dwight W. Brown	Chairman of the Board/Secretary Dean B. Merrill	Charles G. Bailey * Stanwood S. Brown
Main & Wight Streets Raymond, NH 03077 772-9324	President/Treasurer Joseph Wyatt	Henry J. Mazalowski Edward B. Miles	Executive Vice President Norman N. Merrill	H. Alfred Casassa * O. Raymond Garland
Ports, Ave. & Winnicut Rd. Stratham, NH 03885 772-9324	Vice Presidents John P. Gunther Patrick J. Maher	* Wesley S. Nickerson Edwin L. Saari	Vice Presidents Joseph R. Bradt William C. Carter Thomas G. Ferguson	* U. Malcolm Hamilton Dean B. Merrill
Village Sq. Shop, Center Route 111 Hampstead, NH 03841 772-9324	Asst. Vice President Fred E. Towne, Jr.	Roger P. Sloan * Joseph Wyatt		Norman N. Merrill * Donald R. Palmer
354 Central Street Franklin, NH 03235 934-3125	Assistant Treasurers Lucille R. Edwards Joseph P. Gorski James K. Griswold David E. Handell Roger E. Roy			* Theodore J. Scott
* Investment Committee Members			* Investment Committee Members	

KEENE		MILFORD		
KEENE CO-OPERATIVE BANK 100 MAIN STREET KEENE, NH 03431		MILFORD CO-OPERATIVE BANK P.O. BOX 79 - SOUTH STREET MILFORD, NH 03055		
Tel. 352-5750		Tel. 673-2503		
(Year of Incorporation - 1912)		(Year of Incorporation - 1890)		
OFFICERS	DIRECTORS	BRANCHES	OFFICERS	DIRECTORS
Chairmen of the Board Robert H. Farrar	* Alexander E. Breckwoldt Arthur E. Cohen	Route 121A Amherst, NH 03031 673-0015	Chairmen of the Board Samuel G. Proctor	Kenneth Boynton
President Whalen B. Dunn	* John R. Coughlin * Whalen B. Dunn Robert H. Farrar	Main Street Brookline, NH 03033 673-9033	President/Treasurer Richard D. D'Amato	* Richard D. D'Amato * Chester M. Hall
Senior Vice President Regina M. Kelleher	* William F. Lynch Robert W. Thurlien James C. Wirths, III	Main Street Mont Vernon, NH 03057 673-0633	Assistant Vice Presidents Claire J. Castanino Mary E. Highley Daniel L. Yohe	William B. Haughey William E. Kokko J. Justin Pestana, Jr.
			Assistant Treasurer Donald R. Blanchette	* Samuel G. Proctor Alan G. Whitu
			Secretary Chester M. Hall	
* Investment Committee Members		* Investment Committee Members		

PLAISTOW		SALEM	
PLAISTOW CO-OPERATIVE BANK P.O. BOX 158 - ROUTE 125 PLAISTOW, NH 03865 Tel. 382-8525		SALEM CO-OPERATIVE BANK 3 SOUTH BROADWAY SALEM, NH 03079 Tel. 898-2153	
(Year of Incorporation - 1916)		(Year of Incorporation - 1922)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
Chairman of the Board John E. Hensbury	* Paul J. Auger	Chairman of the Board Lavington J. Dyson	* Kelly P. Dahood
President/Secretary Donald E. Wood	* J. Russell Colcord		* Lavington J. Dyson
Vice President Lloyd R. Meacham	* John E. Hensbury	President Kelly P. Dahood	* Joyce A. Hall
Treasurer Shirley E. Francis	F. Carroll Heslton		Lloyd G. MacLean
	Fred B. Smith	Vice President/Treasurer Joyce A. Hall	Chester Milnes
Assistant Vice Presidents Dennis Edmondson Bernadine Fitzgerald	* Edward B. Vandewater		Royal A. Boulston
Assistant Treasurers Judith Dunham Lorna Walker	Donald E. Wood	Secretary Robert W. Thorndike	Robert W. Thorndike
* Investment Committee Members		* Investment Committee Members	

ABSTRACTS OF THE ANNUAL REPORT
OF
CO-OPERATIVE BANKS
SHOWING
CONSOLIDATED REPORT OF CONDITION
AND
CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS,
DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS
AND
CERTAIN OTHER INFORMATION

CONSOLIDATED REPORT OF CONDITION	EXETER	HAMPTON	KEENE	MILFORD	PLAISTOW
	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 3,456,185	\$ 3,230,645	\$ 3,706,262	\$ 6,237,984	\$ 1,971,280
2 U.S. Government obligations	5,686,170	7,088,120	5,182,395	5,335,000	1,225,000
3 U.S. Government agencies	12,940,926	1,809,655	926,708	855,363	*****
4 State, county, municipal obligations	1,222	*****	222,455	*****	*****
5 Other bonds, notes and debentures	1,968,972	92,407	3,781,393	30,000	*****
6 Federal Home Loan Bank Stock	804,200	362,000	468,800	359,500	452,800
7 Other stocks	*****	2,805,357	357,797	*****	*****
8 Total securities	21,401,490	12,157,537	10,939,548	6,579,863	1,677,800
9 Less: Premium and valuation reserves	*****	*****	*****	12,232	*****
10 Total securities net of premium and valuation reserves	21,401,490	12,157,537	10,939,548	6,567,631	1,677,800
11 Real estate loans	71,878,479	39,787,815	28,977,396	36,587,292	62,691,136
12 Other loans	2,211,675	2,375,773	5,520,186	3,262,288	4,233,296
13 Total loans	74,090,154	42,163,588	34,497,582	39,849,580	66,924,432
14 Overnight deposits & loans & securities purchased under agreement to resell	5,299,257	*****	3,316,838	2,425,853	209,094
15 Bank premises (net)	1,850,450	490,934	393,280	983,241	938,419
16 Leasehold improvements (net)	*****	*****	*****	7,950	*****
17 Furniture, fixtures & equipment (net)	463,740	96,159	125,930	147,389	365,208
18 Total fixed assets	2,314,190	587,093	519,216	1,138,580	1,303,627
19 Investment in unconsolidated subsidiaries and other affiliates	*****	*****	*****	*****	*****
20 Other real estate owned	202,056	*****	206,267	*****	*****
21 Other assets	3,834,876	624,649	806,252	525,669	570,860
22 Total Assets	\$110,998,208	\$58,763,512	\$53,991,965	\$56,748,297	\$72,657,093
	*****	*****	*****	*****	*****

LIABILITIES AND CAPITAL ACCOUNTS						
23 Time/savings shares and deposits	\$102,649,069	\$54,328,676	\$42,139,551	\$51,947,751	\$65,417,581	23
24 Advances from FHLB	649,000	1,043,600	8,794,900	2,548,000	3,500,000	24
25 Other funds borrowed	324,958	*****	*****	*****	*****	25
26 Other liabilities	<u>2,862,340</u>	<u>746,341</u>	<u>445,623</u>	<u>218,902</u>	<u>1,115,723</u>	26
27 Total liabilities	<u>106,485,367</u>	<u>56,118,617</u>	<u>51,379,874</u>	<u>54,714,653</u>	<u>70,033,304</u>	27
28 Capital stock	*****	*****	565,638	*****	*****	28
29 Subordinated notes and debentures	*****	*****	*****	*****	*****	29
30 Guaranty fund	5,918,728	1,813,957	1,671,000	1,498,165	2,522,668	30
31 Surplus	*****	812,053	257,729	555,499	198,244	31
32 Net undivided profits	103,064	*****	33,044	*****	96,878	32
33 Reserve for bad debts	91,049	18,885	84,680	*****	5,999	33
34 Reserve for contingencies and other capital reserves	*****	*****	*****	*****	*****	34
35 Total capital accounts	<u>4,112,841</u>	<u>2,644,895</u>	<u>2,612,091</u>	<u>2,053,664</u>	<u>2,623,789</u>	35
36 Total Liabilities and Capital Accounts	<u>\$110,598,208</u>	<u>\$58,763,512</u>	<u>\$53,991,965</u>	<u>\$56,748,297</u>	<u>\$72,657,093</u>	36
GENERAL INFORMATION						
37 Surety coverage	\$1,230,000	\$1,000,000	\$1,000,000	\$855,000	\$855,000	37
38 Total compensation paid to officers and employees (including directors' fees)	\$966,802	\$354,547	\$497,765	\$455,446	\$380,414	38
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983						
39 Amount of interest paid to depositors	\$9,271,837	\$4,819,815	\$4,715,213	\$4,269,348	\$5,990,996	39
40 Rate of dividends paid during period:						40
41 Regular savings	5.50	5.50	5.50	5.50	5.50	41
42 Special notice	6.00	6.00	****	5.75	6.00	42
43 N.O.W.	5.25	5.25	5.25	5.00	5.25	43
44 Escrow funds	3.50	3.50	3.50	3.25	3.50	44
45 Clubs	5.25	5.00	4.00	5.50	6.00	45
46 Certificates of deposit	6.00 - 16.55	6.50 - 8.00	5.75 - 8.00	6.75 - 16.55	8.00 - 9.50	46
47 Money market accounts	8.75 - 9.95	8.37 - 9.25	8.85 - 15.65	9.00 - 9.95	9.36 - 11.25	47

CONSOLIDATED REPORT OF CONDITION	SALEM				
	SALEM CO-OPERATIVE BANK				
ASSETS (CENTS OMITTED)					
1 Cash and due from banks	\$ 1,390,126				1
2 U.S. Government obligations	958,750				2
3 U.S. Government agencies	8,938,531				3
4 State, county, municipal obligations	*****				4
5 Other bonds, notes and debentures	1,302,400				5
6 Federal Home Loan Bank Stock	482,100				6
7 Other stocks	644,578				7
8 Total securities	12,326,359				8
9 LESS: Premium and valuation reserves	*****				9
10 Total securities net of premium and valuation reserves	12,326,359				10
11 Real estate loans	55,286,761				11
12 Other loans	2,216,517				12
13 Total loans	55,503,278				13
14 Overnight deposits & loans & securities purchased under agreement to resell	6,219,420				14
15 Bank premises (net)	1,107,413				15
16 Leasehold improvements (net)	*****				16
17 Furniture, fixtures & equipment (net)	215,592				17
18 Total fixed assets	1,320,805				18
19 Investment in unconsolidated subsidiaries and other affiliates	*****				19
20 Other real estate owned	*****				20
21 Other assets	84,254				21
22 Total Assets	\$76,544,242				22

LIABILITIES AND CAPITAL ACCOUNTS						
23	Time/savings shares and deposits	\$69,945,916				23
24	Advances from FHLB	*****				24
25	Other funds borrowed	52,091				25
26	Other liabilities	<u>1,449,151</u>				26
27	Total liabilities	<u>71,447,158</u>				27
28	Capital stock	*****				28
29	Subordinated notes and debentures	*****				29
30	Guaranty fund	2,957,892				30
31	Surplus	1,884,039				31
32	Net undivided profits	555,163				32
33	Reserve for bad debts	*****				33
34	Reserve for contingencies and other capital reserves	<u>*****</u>				34
35	Total capital accounts	<u>5,397,084</u>				35
36	Total Liabilities and Capital Accounts	<u>\$76,844,242</u>				36

GENERAL INFORMATION						
37	Surety coverage	\$1,100,000				37
38	Total compensation paid to officers and employees (including directors' fees)	\$295,803				38
PERIOD JANUARY 1, 1983 THROUGH DECEMBER 31, 1983						
39	Amount of interest paid to depositors	\$6,313,287				39
40	Rate of dividends paid during period:					40
41	Regular savings	5.50				41
42	Special notice	****				42
43	N.O.W.	5.00				43
44	Escrow funds	3.50				44
45	Clubs	5.00				45
46	Certificates of deposit	9.80 - 15.55				46
47	Money market accounts	9.13 - 9.95				47

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	EXETER	HAMPTON	KEENE	MILFORD	PLAISTOW
	FIRST SAVINGS AND LOAN ASSOCIATION OF NEW HAMPSHIRE	HAMPTON CO-OPERATIVE BANK	KEENE CO-OPERATIVE BANK	MILFORD CO-OPERATIVE BANK	PLAISTOW CO-OPERATIVE BANK
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$ 8,778,491	\$4,590,664	\$5,062,726	\$4,534,213	\$7,107,088
2 Interest and dividends on securities	1,727,364	892,477	1,018,039	560,512	178,225
3 Income on overnight deposits and loans & securities purchased under agreement to resell	455,728	192,415	365,951	527,522	175,564
4 Commissions, collection, exchange & service charges	76,470	34,087	50,930	114,731	31,835
5 Other operating earnings	186,840	306,618	938,683	161,307	58,772
6 Total Operating Earnings	<u>11,222,918</u>	<u>6,016,259</u>	<u>7,436,335</u>	<u>5,903,285</u>	<u>7,551,304</u>
OPERATING EXPENSES:					
7 Salaries, wages and fees	966,802	354,547	497,765	453,446	380,414
8 Employee benefits	241,127	63,625	178,395	73,426	100,720
9 Interest on borrowings and related liabilities	124,930	148,555	915,518	279,027	80,990
10 Interest on capital notes and debentures	.....	.....	.....	.....	.....
11 Net occupancy expense of bank premises	175,490	31,714	110,497	106,060	79,483
12 Furniture and equipment expense	215,755	73,508	60,055	71,309	92,098
13 Net actual loan losses	(597)	.....	2,222	1,502	5,366
14 Other operating expenses	680,908	444,649	681,231	513,240	330,959
15 Total Operating Expenses	<u>2,402,115</u>	<u>1,116,598</u>	<u>2,445,665</u>	<u>1,500,619</u>	<u>1,070,032</u>

16	NET OPERATING EARNINGS BEFORE TAXES	<u>5,820,803</u>	<u>4,899,661</u>	<u>4,990,672</u>	<u>4,403,275</u>	<u>6,481,272</u>	16
17	Applicable income taxes	<u>139,000</u>	<u>*****</u>	<u>(237,937)</u>	<u>(26,000)</u>	<u>(27,175)</u>	17
18	NET OPERATING EARNINGS AFTER TAXES	<u>5,959,803</u>	<u>4,899,661</u>	<u>4,752,735</u>	<u>4,377,275</u>	<u>6,454,097</u>	18
19	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	<u>9,271,837</u>	<u>4,819,815</u>	<u>4,715,213</u>	<u>4,269,348</u>	<u>5,990,996</u>	19
20	NET EARNINGS AFTER INTEREST/DIVIDENDS	<u>(312,034)</u>	<u>79,846</u>	<u>37,522</u>	<u>107,927</u>	<u>463,101</u>	20
	NON-OPERATING (CHARGES)/CREDITS:						
21	Net gains/(losses) on securities	<u>*****</u>	<u>55,941</u>	<u>682,699</u>	<u>*****</u>	<u>*****</u>	21
22	Other net non-operating (charges)/credits	<u>347,929</u>	<u>130,062</u>	<u>(204,964)</u>	<u>15,074</u>	<u>2,979</u>	22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>347,929</u>	<u>186,003</u>	<u>477,935</u>	<u>15,074</u>	<u>2,979</u>	23
24	NET INCOME	<u>35,895</u>	<u>265,849</u>	<u>515,457</u>	<u>123,001</u>	<u>466,080</u>	24
25	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	25
26	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>(1,111)</u>	26
27	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	<u>35,895</u>	<u>265,849</u>	<u>515,457</u>	<u>123,001</u>	<u>464,969</u>	27
28	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>4,076,946</u>	<u>2,379,046</u>	<u>2,096,634</u>	<u>1,910,663</u>	<u>2,158,821</u>	28
29	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$4,112,841</u>	<u>\$2,644,895</u>	<u>\$2,612,091</u>	<u>\$2,033,664</u>	<u>\$2,623,790</u>	29
		<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	

CONSOLIDATED ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS	SALEM				
	SALEM CO-OPERATIVE BANK				
OPERATING EARNINGS: (CENTS OMITTED)					
1 Interest and fees on loans	\$6,164,867				1
2 Interest and dividends on securities	876,792				2
3 Income on overnight deposits and loans & securities purchased under agreement to resell	664,122				3
4 Commissions, collection, exchange & service charges	81,098				4
5 Other operating earnings	36,174				5
6 Total Operating Earnings	<u>7,823,053</u>				6
OPERATING EXPENSES:					
7 Salaries, wages and fees	295,803				7
8 Employee benefits	52,515				8
9 Interest on borrowings and related liabilities	55,699				9
10 Interest on capital notes and debentures	*****				10
11 Net occupancy expense of bank premises	133,833				11
12 Furniture and equipment expense	124,742				12
13 Net actual loan losses	3,699				13
14 Other operating expenses	<u>311,457</u>				14
15 Total Operating Expenses	<u>977,748</u>				15

16	NET OPERATING EARNINGS BEFORE TAXES	<u>6,845,305</u>				16
17	Applicable income taxes	<u>(67,000)</u>				17
18	NET OPERATING EARNINGS AFTER TAXES	<u>6,778,305</u>				18
19	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	<u>6,313,267</u>				19
20	NET EARNINGS AFTER INTEREST/DIVIDENDS	<u>465,038</u>				20
	NON-OPERATING (CHARGES)/CREDITS:					
21	Net gains/(losses) on securities	90,145				21
22	Other net non-operating (charges)/credits	<u>*****</u>				22
23	TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>90,145</u>				23
24	NET INCOME	<u>555,163</u>				24
25	OTHER INCREASES IN CAPITAL ACCOUNTS	<u>*****</u>				25
26	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>*****</u>				26
27	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	<u>555,163</u>				27
28	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>4,841,921</u>				28
29	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$5,397,084</u> <u>*****</u>				29

CONSOLIDATED AGGREGATE REPORT OF CONDITION OF CO-OPERATIVE BANKS

NUMBER OF CO-OPERATIVE BANKS REPORTING: 6
DECEMBER 31, 1983

ASSETS	(In thousands)	% of Total Assets	Other assets	(In thousands)	% of Total Assets
			Total Assets	6,450	1.50
				\$429,603	100.00
				*****	*****
			LIABILITIES AND CAPITAL ACCOUNTS		% of Total Liabilities and Capital Accounts
Cash and due from banks	\$ 19,992	4.65	Time/savings shares and deposits	\$386,428	89.95
U. S. Government obligations	25,475	5.93	Advances from Federal Home Loan Bank	16,536	3.85
U. S. Government agencies	25,471	5.93	Other funds borrowed	377	.09
State, county, municipal obligations	224	.05	Other liabilities	6,838	1.59
Other bonds, notes and debentures	7,175	1.67	Total liabilities	410,179	95.48
Federal Home Loan Bank Stock	2,929	.68			
Other stocks	3,808	.89	Capital stock	566	.13
Total securities	65,082	15.15	Subordinated notes and debentures	*****	***
LESS: Premium and valuation reserves	12	***	Guaranty fund	14,182	3.30
Total securities net of premium and valuation reserves	65,070	15.15	Surplus	3,687	.86
Real estate loans	293,209	68.25	Net undivided profits	788	.18
Other loans	19,820	4.61	Reserve for bad debts	201	.05
Total loans	313,029	72.86	Reserve for contingencies and other capital reserves	*****	***
Overnight deposits and loans & securities purchased under agreement to resell	17,470	4.07	Total capital accounts	19,424	4.52
Bank premises (net)	5,764	1.34	Total Liabilities and Capital Accounts	\$429,603	100.00
Leasehold improvements (net)	8	***		*****	*****
Furniture, fixtures and equipment (net)	1,412	.33			
Total fixed assets	7,184	1.67			
Investment in unconsolidated subsidiaries and other affiliates	*****	***			
Other real estate owned	408	.10			

CONSOLIDATED AGGREGATE ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

CO-OPERATIVE BANKS

	December 31, 1953 (in thousands)		
OPERATING EARNINGS:		NET OPERATING EARNINGS BEFORE TAXES	<u>36,441</u>
Interest and fees on loans	\$36,243	Applicable income taxes	<u>(219)</u>
Interest and dividends on securities	5,254	NET OPERATING EARNINGS AFTER TAXES	<u>36,222</u>
Income on overnight deposits and loans & securities purchased under agreement to resell	2,379	INTEREST/DIVIDENDS PAID ON SHARES AND DEPOSITS	<u>35,381</u>
Commissions, collection, exchange & service charges	389	NET EARNINGS AFTER INTEREST/DIVIDENDS	<u>841</u>
Other operating earnings	<u>1,688</u>	NON-OPERATING (CHARGES)/CREDITS:	
Total Operating Earnings	<u>45,953</u>	Net gains/(losses) on securities	829
		Other net non-operating (charges)/credits	<u>291</u>
		TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>1,120</u>
OPERATING EXPENSES:		NET INCOME	<u>1,961</u>
Salaries, wages and fees (# on payroll 222)	\$ 2,949	OTHER INCREASES IN CAPITAL ACCOUNTS	*****
Employee benefits	710	OTHER DECREASES IN CAPITAL ACCOUNTS	<u>(1)</u>
Interest on borrowings and related liabilities	1,605	NET CHANGE IN CAPITAL ACCOUNT FOR PERIOD	<u>1,960</u>
Interest on capital notes and debentures	*****	CAPITAL ACCOUNT AT BEGINNING OF PERIOD	<u>17,464</u>
Net occupancy expense of bank premises	639	CAPITAL ACCOUNT AT END OF PERIOD	<u>\$19,424</u>
Furniture and equipment expense	635		*****
Net actual loan losses	12		
Other operating expenses	<u>2,962</u>		
Total Operating Expenses	<u>9,512</u>		

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING LOCATION,

NAMES OF OFFICERS

AND

DIRECTORS

BERLIN		BERLIN	
L'ANGE GARDIEN CREDIT UNION 200 COOS STREET - P.O. BOX 522 BERLIN, NH 03570		UNITED BROTHERHOOD CREDIT UNION 820 MAIN STREET BERLIN, NH 03570	
(Year of Incorporation - 1929)		(Year of Incorporation - 1956)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Richard J. Campagna	Arthur Bouchard	President Rene Pinette	Gaston Bouchard
Vice President Laurier L. Rousseau	Richard J. Campagna		Anthony Cellupica
Treasurer Gerard J. Lagace	Wilfred Charest	Vice President Richard Fournier	Reol Cloutier
Clerk Clovis E. Morin	Rene Haroux		Richard Fournier
Assistant Treasurer Gerald L. Dumoulin	Gerard J. Lagace	Treasurer Reol Cloutier	George Labrecque
	Clovis E. Morin		Rene Pinette
	Paul Pinette	Clerk Anthony Cellupica	Raymond Veilancourt
	Roland Pouliot		
	Laurier L. Rousseau		

BRISTOL		CONCORD	
IPC EMPLOYEES CREDIT UNION ROUTE 104 BRISTOL, NH 03222		CONCORD POSTAL CREDIT UNION 55 PLEASANT STREET CONCORD, NH 03301	
(Year of Incorporation - 1956)		(Year of Incorporation - 1954)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Earlene L. Wells	Janet Barber John R. Bianchi Everett C. Bucklin Leslie Corneau Gary P. Fouts Jonathan D. James Clare O. Parker Jane M. Sharp Earlene L. Wells	President Parker M. Vintinner	Paul L. Drouin
Vice President John R. Bianchi		Vice President Robert E. Sanborn	Paul A. McAuley
Treasurer Clare O. Parker		Treasurer William W. Wilson	Robert E. Sanborn
Secretary Janet Barber		Clerk Paul A. McAuley	Parker M. Vintinner
			William W. Wilson

CONCORD

NEW HAMPSHIRE CENTRAL CREDIT UNION
63 SCHOOL STREET
CONCORD, NH 03301

Tel. 225-5311

(Year of incorporation - 1959)

OFFICERS

President

Salvatore J. Gerafalo

Vice President

Walter P. Barrett

Treasurer

Avis L. Folsom

Secretary

Douglas E. Wright

DIRECTORS

Walter P. Barrett

Avis L. Folsom

Salvatore J. Gerafalo

Kenneth J. Lima

Ronald W. Reed

Douglas E. Wright

DOVER		DOVER	
K. P. CREDIT UNION 121 BROADWAY DOVER, NH 03820 Tel. 749-1922 Ext. 354		W D H EMPLOYEES CREDIT UNION 789 CENTRAL AVENUE DOVER, NH 03820 Tel. 742-5252 Ext. 257	
(Year of incorporation - 1971)		(Year of Incorporation - 1970)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President D. Lance Tillinghast	Roger R. Belanger	President June Laramie	Robert F. Chagnon
	Justin E. Davis		Renee L. Houle
Vice President Barry W. Dunphy	John L. Donnell	Vice President Joanne M. Sirols	June Laramie
	Barry W. Dunphy		Suzanne A. Manning
Treasurer Margaret M. Nash	David M. LeGault	Treasurer Andrew Mastrobattista	Beverly A. McCann
	Margaret M. Nash		Andrew Mastrobattista
Secretary Peter Santa Lucia	David W. Rouleau	Secretary Renee L. Houle	Louise L. E. Michaud
	Peter Santa Lucia		Agnes R. Raxroad
	D. Lance Tillinghast		Joanne M. Sirols

EXETER		HANOVER	
P E A CREDIT UNION GORHAM HALL EXETER, NH 03833		HANOVER CREDIT UNION P.O. BOX 916 - 45 SOUTH PARK STREET HANOVER, NH 03755	
(Year of Incorporation - 1969)		(Year of Incorporation - 1951)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President William D. Cross	Lynda K. Beck	President Robert A. Balley	Robert A. Balley
Vice Presidents Charles A. Hambiet Colin F. N. Irving	William D. Cross	Vice President Patricia E. Grenier	Joseph A. Carregal Norman F. Chapman
Treasurer James A. Del Buono	James A. Del Buono	Treasurer Joseph A. Carregal	Terri E. Dudley Patricia E. Grenier
Secretary Lynda K. Beck	Charles A. Hambiet Colin F. N. Irving	Secretary George A. Smith	George A. Smith William Tansey Joseph Vitagliano Elaine Marshall

KEENE		KEENE	
M P B EMPLOYEES CREDIT UNION PRECISION PARK KEENE, NH 03431		MONADNOCK CREDIT UNION 800 PARK AVENUE KEENE, NH 03431-0422	
Tel. 352-0310 Ext. 359		Tel. 352-0475 & 357-5035	
(Year of Incorporation - 1953)		(Year of Incorporation - 1960)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Ralph E. Robbins	Elsie N. Burnham	President Stephen A. Downey	Elise A. Aldrich
Vice President Robert A. Candello	Robert A. Candello	Vice President Donald E. Murphy	John L. Barry III
Treasurer/Manager Cora M. Fuller	Donald D. Duston	Treasurer Eileen A. Hegenow	Stephen A. Downey
Secretary William F. Thomas	Cora M. Fuller	Clerk J. Rogers Howard	Mel Edwards
	Ralph E. Robbins		Walter K. Greiner
	Ronald H. Starkey		Eileen A. Hegenow
	William F. Thomas		J. Rogers Howard
			Donald E. Murphy
			Gary J. Seery

KEENE		LACONIA	
S & C CREDIT UNION P.O. BOX 646 - AVON STREET KEENE, NH 03431		BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION P.O. BUILDING - CHURCH STREET LACONIA, NH 03246	
(Year of Incorporation - 1952)		(Year of Incorporation - 1953)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Felix A. Cloutier	Bryant P. Abbott	President Ralph Bissonnette	Howard E. Banfill
	George K. Bemis, Jr.		Ralph Bissonnette
Vice President James F. Frint	Bette A. Bergeron	Vice President James Johnson	Clayton Haddock
	Dorothy M. Briggs		
	Felix A. Cloutier	Treasurer Howard E. Banfill	James Johnson
Treasurer Carl E. Russell	James F. Frint		
	Carl E. Russell	Secretary Alexander Morin	Alexander Morin
Secretary George K. Bemis, Jr.	Hammon E. Woodbury		

LEBANON		MANCHESTER	
SBB EMPLOYEES' CREDIT UNION HIGHWAY 4 LEBANON, NH 03766		CATHEDRAL PARISH CREDIT UNION 554 UNION STREET MANCHESTER, NH 03104	
Tel. 448-3000		Tel. 668-2722	
(Year of Incorporation - 1953)		(Year of Incorporation - 1954)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Robert R. Bechand	Robert R. Bechand	President Robert M. Walsh, Jr.	George P. Francis
	John P. Carr		Thomas J. Keaveney
Vice President Thomas G. Hunt	Gail E. Darling	Vice President Daniel W. O'Shaughnessy	Richard Manney
	Thomas G. Hunt		Elizabeth A. Merritt
Treasurer/Manager Gladys M. Quinn	Gladys M. Quinn	Treasurer/Secretary Chester C. Raymond	Daniel W. O'Shaughnessy
	Leon J. Tremblay		Chester C. Raymond
			Robert M. Walsh, Jr.

MANCHESTER		MANCHESTER	
GRANITE STATE CREDIT UNION P.O. BOX 88 - 149 HANOVER STREET MANCHESTER, NH 03105 Tel. 666-2221		J. F. & ASSOCIATES CREDIT UNION 325 WILSON STREET MANCHESTER, NH 03103 Tel. 622-4128 & 622-4156	
(Year of Incorporation - 1945)		(Year of Incorporation - 1953)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
Chairman of the Board Pierre O. Caron	Nicholas J. Ashoon	President Anthony Darling	Robert Christy
President/Treasurer William W. Smith	Pierre O. Caron	Vice President Ronald R. Szarek	Constance J. Ciman
Vice President Bruce W. Wiggett	Stewart E. Cohen	Treasurer Blanche D. Rheume	Leon M. Cornell
Secretary Phyllis M. Gorham	Phyllis M. Gorham		Anthony Darling
	George D. Krasner		Gregory Lambert
	Robert H. Northridge		Blanche D. Rheume
	William W. Smith		Ronald R. Szarek
	Bruce W. Wiggett		William Trombly
	Roger A. Wright		

MANCHESTER		MANCHESTER	
MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION P.O. BOX 896 - 44 BRIDGE STREET MANCHESTER, NH 03105		N. H. FOOD INDUSTRY CREDIT UNION 110 STARK STREET MANCHESTER, NH 03101	
Tel. 622-8781		Tel. 669-1544	
(Year of Incorporation - 1949)		(Year of Incorporation - 1974)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Paul E. Brodeur	Paul E. Brodeur	President Ida Custeau	Ida Custeau
Vice President Wilfred Burkush	Wilfred Burkush		Stephen DePaula
	Virginia Doherty	Vice President Henry Love	John B. Dixon
Treasurer Arthur D. Kehas	James Donahue		Wendy D. Garr
	Arthur D. Kehas	Treasurer/Secretary John B. Dixon	Arthur LeBonville
Secretary Virginia Doherty	James McGrevey		Henry Love
	Glibert Moniz		George Martell

MANCHESTER		MANCHESTER	
POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE P.O. BOX 4444 - 955 GOFFS FALLS ROAD Tel. 625-9052 MANCHESTER, NH 03108		TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE 262 CHESTNUT STREET Tel. 669-3181 MANCHESTER, NH 03101	
(Year of Incorporation - 1940)		(Year of Incorporation - 1921)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President John E. Hynes	Thomas Austin	President Richard D. Mahoney	David C. Anderson Doris W. Buecher Mary R. Burke Patricia A. D'Allesandro Philip R. Hatfield
Vice President John F. Young	John E. Hynes	First Vice President Mary R. Burke	John N. Lanigan Donald B. LeBlanc Richard D. Mahoney Thomas J. McCarthy Philip B. Mongan Oscar A. Morin, Jr. Timothy P. Mullen Charles B. Murray Mary R. Wagner
Treasurer Brent E. Phillips	John K. McInnis Brent E. Phillips	Second Vice President Philip R. Hatfield	
Secretary John K. McInnis	John F. Young	Third Vice President Oscar A. Morin, Jr.	
		Treasurer/Secretary Philip B. Mongan	

MANCHESTER		NASHUA	
UNION LEADER EMPLOYEES CREDIT UNION 35 AMHERST STREET MANCHESTER, NH 03101 Tel. 668-4321		GATEWAY CREDIT UNION P.O. BOX 907 - 14 SPRUCE STREET NASHUA, NH 03061 Tel. 889-6964	
(Year of Incorporation - 1953)		(Year of Incorporation - 1961)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President John R. Hitchey	Gregory J. Andruskevich	President Elwin E. McCoy, Jr.	Walter Abrams
Vice President Dana F. Kelley	Margaret L. Griffiths		Roger L. Chantal
Treasurer Kathryn L. Murphy	John R. Hitchey	Vice President Walter Abrams	Donald Dion
Assistant Treasurer Gregory J. Andruskevich	Dana F. Kelley	Treasurer/Manager Roger L. Chantal	Sandra Grunder
Clerk Margaret L. Griffiths	Kathryn L. Murphy	Secretary Sandra Grunder	Lawrence MacIntyre
			Elwin E. McCoy
			David Parker
			Paul E. Pelletier
			William Wolfe

NASHUA		NASHUA	
NASHUA MUNICIPAL EMPLOYEES CREDIT UNION 19 ELM STREET Tel. 882-6906 NASHUA, NH 03060		ST. JOSEPH HOSPITAL EMPLOYEES' CREDIT UNION 172 KINSLEY STREET Tel. 889-6681 NASHUA, NH 03061	
(Year of Incorporation - 1957)		(Year of Incorporation - 1969)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Normand L. Paquette	Allen W. Britton Irving J. Gallant	President Joel C. DiTrollo	James V. Bowles William J. Clegg
Vice President Irving J. Gallant	Donald J. Gross Virginia M. Hollisey	Vice President James V. Bowles	Joel C. DiTrollo Elaine A. Drouin
Treasurer Leslie A. Lambert	Florence E. Houde Leslie A. Lambert	Treasurer Natalie S. Undercoffer	Barbara B. Otey Albert M. Parr
Secretary Virginia M. Hollisey	Philip J. McLaughlin Normand L. Paquette	Secretary Barbara B. Otey	Natalie S. Undercoffer

NASHUA		NEWINGTON	
SPRAGUE-NASHUA CREDIT UNION 89 FACTORY STREET NASHUA, NH 03060 Tel. 883-5544 Ext. 120		NEMCO CREDIT UNION C/O SIMPLEX WIRE & CABLE COMPANY NEWINGTON, NH 03801 Tel. 436-6100 Ext. 284	
(Year of Incorporation - 1949)		(Year of Incorporation - 1953)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Camille E. Dionne	Camille E. Dionne Michael P. Gagne	President Stephen N. Anctil	Maurice S. Aiken Stephen N. Anctil
Vice President Edward J. Noel	Mary Glance Albert J. Gosselin	Vice President Mary Thoms	Edwin M. Cotton Vincent P. Farley
Treasurer Albert J. Gosselin	Edward J. Noel Betty J. Ubin	Treasurer Maurice S. Aiken	Everett E. Parshley Mary Thoms
Secretary Michael P. Gagne	William A. Worth	Clerk Shirley Winn	Shirley Winn

ORFORD		PETERBOROUGH	
EQUITY EMPLOYEES CREDIT UNION MAIN STREET - RFD ORFORD, NH 03777 Tel. 353-4351		AWAKE CREDIT UNION P.O. BOX 238 - MAIN STREET PETERBOROUGH, NH 03458 Tel. 924-6502	
(Year of Incorporation - 1966)		(Year of Incorporation - 1975)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Henry A. McKee	William C. Cranston	President Michael Soule	Yvonne K. Brissenden
	Irene F. Gulley		Richard T. Healy
Vice President Irene F. Gulley	Henry A. McKee		Wendy A. Peters
	Enrique M. Miyares	Vice President Richard T. Healy	Ronald L. Roucoulet
Secretary/Treasurer Enrique M. Miyares	Anne S. Williams		Michael Soule
		Treasurer Ronald L. Roucoulet	

ROCHESTER		SANDOWN	
HOLY ROSARY CREDIT UNION 19 WAKEFIELD STREET ROCHESTER, NH 03867		MRG CREDIT UNION RFD 1 - P.O. BOX 322 SANDOWN, NH 03873	
(Year of Incorporation - 1962)		(Year of Incorporation - 1954)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
Chairman of the Board Richard J. Sylvain	Paul E. Auger	President John A. Burnett, Jr.	John A. Burnett, Jr.
	Paul H. Bergeron		Alfred Ellyson
Vice Chairman of the Board Paul E. Auger	Lucien A. Gagne	Vice President Alfred Ellyson	Wesley P. Hodgman
	Gerard R. Gravel		Beatrice H. Hunt
	Constance D. Hemann	Treasurer Lloyd A. Lessard	Lloyd A. Lessard
President/Treasurer Paul H. Bergeron	Arthur W. Hoover		Hazel E. Rogan
	Richard L. Poulin	Clerk Mary P. Smith	Mary P. Smith
	Richard J. Sylvain		
	Andre J. Therrien		

SOMERSWORTH		SUNCOOK	
SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION 130 MAIN STREET SOMERSWORTH, NH 03878 Tel. 692-5620		FRANCO-AMERICAN CREDIT UNION 12 D. W. HIGHWAY SUNCOOK, NH 03275 Tel. 485-9052	
(Year of Incorporation - 1955)		(Year of Incorporation - 1955)	
OFFICERS	DIRECTORS	OFFICERS	DIRECTORS
President Hector P. Beattie	George W. Clement	President George P. Guertin	Henry P. Auger
Vice President Edward Elkinson	Francis Garofano	Vice President William P. Raymond	Arthur T. Gaumont
Treasurer James P. Horn	Judy A. Morin	Treasurer Arthur T. Gaumont	George P. Guertin
Secretary Marilyn O'Brien	Russell D. Newell, Jr.		Louis P. Plante
	Michael Warburton	Clerk Madeline R. Hartford	William P. Raymond
			Floyd B. Severance

TILTON

PIKE EMPLOYEES CREDIT UNION

U. S. ROUTE 3 - RFD #1

TILTON, NH 03276

Tel. 286-4324

(Year of Incorporation - 1981)

OFFICERS

President

Diane K. O'Hara

Vice President

Clayton Moulton

Treasurer

Cynthia P. Baron

Secretary

Deborah A. Davidson

DIRECTORS

Cynthia P. Baron

Deborah A. Davidson

Alphonse Maheux

Clayton Moulton

Diane K. O'Hara

Marilyn J. Roe

ABSTRACTS OF THE ANNUAL REPORT

OF

CREDIT UNIONS

SHOWING

STATEMENTS OF CONDITION

AND

EARNINGS AND UNDIVIDED PROFITS

AND

CERTAIN OTHER INFORMATION

STATEMENT OF CONDITION	BERLIN	BERLIN	BRISTOL	CONCORD	CONCORD
	L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	IPC EMPLOYEES CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION
ASSETS					
1 Cash and demand balances	\$ 324,316	\$ 90,134	\$ 60,924	\$ 45,175	\$ 6,515 1
2 Savings account balances	.....	5,460,396	206,840	.....	..... 2
3 I.C.U. funds & other overnight deposits	566,040	116,255	.....	.....	103,474 3
4 Time balances (maturing one year or less)	1,400,000	1,400,000	.....	.....	..... 4
5 U.S. Government obligations	.....	4,000,200	.....	.....	..... 5
6 Federal agencies	.....	.....	.....	.....	..... 6
7 Other securities and investments	.....	.....	.....	53,330	 7
8 Time balances (maturing in excess of one year)	.....	.....	.....	.....	..... 8
9 Real estate loans	3,664,606	421,177	.....	.....	..... 9
10 Loans fully secured by shares/deposits	191,787	460,000	6,200	26,254	4,408 10
11 Other loans	<u>2,322,718</u>	<u>4,653,148</u>	<u>1,152,840</u>	<u>456,791</u>	<u>182,955</u> 11
12 Total Loans	<u>6,179,111</u>	<u>5,534,325</u>	<u>1,159,040</u>	<u>483,045</u>	<u>187,363</u> 12
13 Land and buildings (net)	430,665	92,000	.....	.....	..... 13
14 Other fixed assets (net)	14,458	13,000	.....	.....	..... 14
15 Other assets	<u>21,638</u>	<u>5,000</u>	<u>.....</u>	<u>.....</u>	<u>.....</u> 15
16 Total Assets	<u>\$8,936,228</u>	<u>\$16,711,310</u>	<u>\$1,426,804</u>	<u>\$581,550</u>	<u>\$297,352</u> 16
LIABILITIES AND SURPLUS FUNDS					
17 Shares/deposits	\$7,822,140	\$12,982,359	\$1,283,419	\$465,565	\$277,206 17
18 Notes payable	.....	.....	.....	.....	..... 18
19 Other liabilities	<u>173,021</u>	<u>.....</u>	<u>.....</u>	<u>.....</u>	<u>338</u> 19
20 Total Liabilities	<u>7,995,161</u>	<u>12,982,359</u>	<u>1,283,419</u>	<u>465,565</u>	<u>277,544</u> 20
21 Statutory reserve (RSA 394:38)	770,916	1,800,000	111,088	59,239	13,845 21
22 Undivided earnings	170,151	1,024,976	31,251	53,595	5,963 22
23 Other reserves	.....	903,975	1,046	3,151	 23
24 Total surplus funds	<u>941,067</u>	<u>3,728,951</u>	<u>143,385</u>	<u>115,985</u>	<u>19,808</u> 24
25 Total Liabilities & Surplus Funds	<u>\$8,936,228</u>	<u>\$16,711,310</u>	<u>\$1,426,804</u>	<u>\$581,550</u>	<u>\$297,352</u> 25
GENERAL INFORMATION					
26 Surety Coverage	\$1,000,000	\$3,000,000	\$1,000,000	Total Assets 338	Total Assets 26
27 Number of members	3,640	5,186	1,727	.....	788 27

STATEMENT OF CONDITION	DOVER	DOVER	EXETER	HANDOVER	KEENE	
	K. P. CREDIT UNION	W D H EMPLOYEES CREDIT UNION	P E A CREDIT UNION	HANDOVER CREDIT UNION	M P B EMPLOYEES CREDIT UNION	
ASSETS						
1 Cash and demand balances	\$ 4,233	\$ 14,822	\$ 14,642	\$ 9,930	\$ 33,183	1
2 Savings account balances	138,859	*****	316	59,382	378,128	2
3 I.C.U. funds & other overnight deposits	*****	103,946	334,389	4,978	430,115	3
4 Time balances (maturing one year or less)	*****	*****	*****	*****	100,000	4
5 U.S. Government obligations	*****	*****	*****	*****	*****	5
6 Federal agencies	*****	*****	*****	*****	*****	6
7 Other securities and investments	*****	*****	*****	2,596	*****	7
8 Time balances (maturing in excess of one year)	*****	*****	*****	*****	*****	8
9 Real estate loans	*****	*****	161,023	*****	180,122	9
10 Loans fully secured by shares/deposits	11,630	5,233	70,478	5,146	62,652	10
11 Other loans	288,772	36,406	780,122	928,914	1,260,992	11
12 Total Loans	500,402	41,639	1,011,623	935,060	1,503,766	12
13 Land and buildings (net)	*****	*****	*****	*****	*****	13
14 Other fixed assets (net)	993	314	1,230	*****	15,975	14
15 Other assets	878	9,858	38,385	3,370	*****	15
16 Total Assets	\$445,365	\$170,579	\$1,400,285	\$995,314	\$2,461,167	16
LIABILITIES AND SURPLUS FUNDS	*****	*****	*****	*****	*****	
17 Shares/deposits	\$408,712	\$168,514	\$1,183,722	\$922,582	\$2,142,577	17
18 Notes payable	*****	*****	*****	*****	*****	18
19 Other liabilities	10,204	293	62,887	16,639	10,011	19
20 Total Liabilities	418,916	168,807	1,246,609	939,221	2,152,588	20
21 Statutory reserve (RSA 394:3d)	22,341	401	108,189	28,583	177,228	21
22 Undivided earnings	1,608	1,371	22,669	10,410	24,978	22
23 Other reserves	2,500	*****	22,818	17,100	106,373	23
24 Total surplus funds	26,449	1,772	133,676	56,093	308,579	24
25 Total Liabilities & Surplus Funds	\$445,365	\$170,579	\$1,400,285	\$995,314	\$2,461,167	25
GENERAL INFORMATION						
26 Surety Coverage	Total Assets	Total Assets	\$1,000,000	Total Assets	\$2,000,000	26
27 Number of members	651	309	823	1,772	1,762	27

STATEMENT OF CONDITION	KEENE	KEENE	LACONIA	LEBANON	MANCHESTER
	MONADNOCK CREDIT UNION	S & C CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBB EMPLOYEES' CREDIT UNION	CATHEDRAL PARISH CREDIT UNION
ASSETS					
1 Cash and demand balances	\$ 4,788	\$ 2,924	\$ 10,409	\$ 33,442	\$ 49,449 1
2 Savings account balances	.....	8,494	.....	355,463	105,643 2
3 I.C.U. funds & other overnight deposits	220,617	.....	.....	1,026	 3
4 Time balances (maturing one year or less)	.....	.....	.....	.....	400,000 4
5 U.S. Government obligations	.....	.....	.....	.....	..... 5
6 Federal agencies	.....	.....	.....	.....	..... 6
7 Other securities and investments	.....	.....	.....	.....	..... 7
8 Time balances (maturing in excess of one year)	.....	.....	.....	.....	750,000 8
9 Real estate loans	.....	.....	.....	.....	84,603 9
10 Loans fully secured by shares/deposits	18,313	695	25,801	39,235	131,406 10
11 Other loans	1,691,049	67,722	213,933	1,021,593	1,163,780 11
12 Total Loans	1,709,362	68,417	239,734	1,060,828	1,379,789 12
13 Land and buildings (net)	.....	.....	.....	.....	..... 13
14 Other fixed assets (net)	9,619	.....	.....	1,840	10,549 14
15 Other assets	34,237	.....	.....	.....	25,796 15
16 Total Assets	\$1,978,623	\$79,835	\$250,143	\$1,452,599	\$2,721,226 16
LIABILITIES AND SURPLUS FUNDS	.....	.....	.....	.....	.....
17 Shares/deposits	\$1,898,011	\$67,291	\$206,136	\$1,332,358	\$2,454,627 17
18 Notes payable	.....	.....	.....	.....	..... 18
19 Other liabilities	6,254	91	.....	1,149	1,396 19
20 Total Liabilities	1,904,265	67,382	206,136	1,333,507	2,456,023 20
21 Statutory reserve (RSA 394:3d)	63,805	4,883	21,125	59,096	 21
22 Undivided earnings	10,553	.....	18,882	21,057	73,703 22
23 Other reserves	.....	7,370	4,000	38,939	191,500 23
24 Total surplus funds	74,358	12,453	44,007	119,092	265,203 24
25 Total Liabilities & Surplus Funds	\$1,978,623	\$79,835	\$250,143	\$1,452,599	\$2,721,226 25
GENERAL INFORMATION					
26 Surety Coverage	Total Assets	Total Assets	Total Assets	\$1,000,000	\$1,000,000 26
27 Number of members	2,550	162	135	883	2,128 27

STATEMENT OF CONDITION	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER
	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
ASSETS					
1 Cash and demand balances	\$ (130,173)	\$ 47,085	\$ 104,197	\$ 7,029	\$ 18,752
2 Savings account balances	25,773	47,486	4,528	*****	*****
3 I.C.U. funds & other overnight deposits	300,000	*****	1,201,368	121,022	78,067
4 Time balances (maturing one year or less)	3,200,000	201,691	3,059,378	200,000	*****
5 U.S. Government obligations	4,195,868	*****	529,820	*****	21,663
6 Federal agencies	199,849	*****	*****	*****	24,993
7 Other securities and investments	*****	*****	*****	755	*****
8 Time balances (maturing in excess of one year)	3,200,000	*****	100,000	100,000	*****
9 Real estate loans	1,667,603	*****	1,396,195	192,236	158,382
10 Loans fully secured by shares/deposits	557,649	27,124	755,225	51,381	488,249
11 Other loans	4,380,022	2,428,410	3,583,475	371,261	3,595,024
12 Total Loans	6,585,274	2,455,534	7,734,895	614,878	4,241,655
13 Land and buildings (net)	*****	36,102	274,871	*****	*****
14 Other fixed assets (net)	23,953	9,248	156,395	6,910	22,524
15 Other assets	536,063	12,388	(6,502)	133	*****
16 Total Assets	\$18,136,607	\$2,809,534	\$13,158,950	\$1,050,727	\$4,407,654
LIABILITIES AND SURPLUS FUNDS	*****	*****	*****	*****	*****
17 Shares/deposits	\$16,754,689	\$2,540,717	\$12,163,991	\$895,565	\$3,996,571
18 Notes payable	*****	*****	*****	51,000	*****
19 Other liabilities	12,069	1,981	(170)	2,754	5,074
20 Total Liabilities	16,766,758	2,542,698	12,163,821	949,319	4,001,645
21 Statutory reserve (RSA 394:38)	461,884	99,256	412,210	30,478	291,566
22 Undivided earnings	907,965	167,580	582,919	70,930	66,862
23 Other reserves	*****	*****	*****	*****	47,581
24 Total surplus funds	1,369,849	266,836	995,129	101,408	406,009
25 Total Liabilities & Surplus Funds	\$18,136,607	\$2,809,534	\$13,158,950	\$1,050,727	\$4,407,654
GENERAL INFORMATION	*****	*****	*****	*****	*****
26 Surety Coverage	\$1,000,000	\$1,000,000	\$3,000,000	\$1,000,000	\$1,000,000
27 Number of members	5,353	3,744	4,645	1,944	2,452

STATEMENT OF CONDITION	MANCHESTER	MANCHESTER	NASHUA	NASHUA	NASHUA	
	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION	
ASSETS						
1 Cash and demand balances	\$ 269,243	\$ 89,193	\$ 188,648	\$ 68,049	\$ 52,984	1
2 Savings account balances	105,739	206,725	.....	309,437	96,266	2
3 I.C.U. funds & other overnight deposits	.....	.....	183,536	30,996	.....	3
4 Time balances (maturing one year or less)	5,000,000	.....	.....	126,508	.....	4
5 U.S. Government obligations	.....	.....	.....	.....	.....	5
6 Federal agencies	4,862,625	.....	.....	.....	.....	6
7 Other securities and investments	17,254	1	.....	.....	.....	7
8 Time balances (maturing in excess of one year)	4,400,000	.....	.....	.....	.....	8
9 Real estate loans	4,315,026	.....	.....	.....	.....	9
10 Loans fully secured by shares/deposits	607,850	54,168	44,518	48,792	10,788	10
11 Other loans	10,050,730	642,073	2,455,567	2,193,745	536,985	11
12 Total Loans	14,973,606	696,241	2,500,085	2,242,537	547,773	12
13 Land and buildings (net)	212,871	.....	43,028	172,527	.....	13
14 Other fixed assets (net)	43,166	.....	.....	35,251	.....	14
15 Other assets	3,851	.....	\$41,867	19,248	946	15
16 Total Assets	\$29,888,355	\$992,160	\$2,957,164	\$3,004,553	\$697,969	16
LIABILITIES AND SURPLUS FUNDS	.....	.....	.....	.....	.....	
17 Shares/deposits	\$27,159,077	\$764,975	\$2,724,380	2,471,067	\$591,754	17
18 Notes payable	700,000	.....	.....	.....	.....	18
19 Other liabilities	3,922	341	3,181	17,601	18,358	19
20 Total Liabilities	27,862,999	765,316	2,727,561	2,488,668	610,112	20
21 Statutory reserve (RSA 394:38)	1,020,967	170,803	106,150	196,000	33,777	21
22 undivided earnings	1,004,389	18,975	.....	37,500	.....	22
23 Other reserves	.....	37,066	123,453	282,385	54,080	23
24 Total surplus funds	2,025,356	226,844	229,603	515,885	87,857	24
25 Total Liabilities & Surplus Funds	\$29,888,355	\$992,160	\$2,957,164	\$3,004,553	\$697,969	25
GENERAL INFORMATION						
26 Surety Coverage	\$1,000,000	Total Assets	\$1,000,000	\$2,000,000	Total Assets	26
27 Number of members	5,167	491	5,081	3,554	842	27

STATEMENT OF CONDITION	NASHUA	NEWINGTON	ORFORD	PETERBOROUGH	ROCHESTER
	SPRINGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWAKE CREDIT UNION	HOLY ROSARY CREDIT UNION
ASSETS					
1 Cash and demand balances	\$ 40,850	\$ 71,604	\$ 4,614	\$ 77,840	\$ 161,174 1
2 Savings account balances	409,263	4,780	123	*****	47,173 2
3 I.C.U. funds & other overnight deposits	95,118	6,000	5,708	1,628,553	16,985 3
4 Time balances (maturing one year or less)	*****	*****	*****	*****	***** 4
5 U.S. Government obligations	261,016	*****	*****	*****	***** 5
6 Federal agencies	*****	*****	*****	*****	***** 6
7 Other securities and investments	*****	*****	*****	12	***** 7
8 Time balances (maturing in excess of one year)	*****	*****	*****	*****	***** 8
9 Real estate loans	*****	*****	*****	1,687,423	1,302,269 9
10 Loans fully secured by shares/deposits	88,063	19,729	*****	507,494	226,129 10
11 Other loans	498,060	611,076	12,427	1,724,103	1,467,023 11
12 Total Loans	586,123	630,805	12,427	3,919,020	3,495,421 12
13 Land and buildings (net)	*****	*****	*****	*****	187,994 13
14 Other fixed assets (net)	*****	151	*****	6,700	35,911 14
15 Other assets	*****	212	*****	*****	13,153 15
16 Total Assets	\$1,392,370	\$713,552	\$20,872	\$5,631,925	\$3,957,811 16
LIABILITIES AND SURPLUS FUNDS	*****	*****	*****	*****	*****
17 Shares/deposits	\$1,279,634	\$527,259	\$10,593	\$5,065,931	\$3,710,542 17
18 Notes payable	*****	50,000	*****	*****	***** 18
19 Other liabilities	1,101	28,699	*****	6,394	1,298 19
20 Total Liabilities	1,280,935	605,958	10,593	5,072,325	3,711,840 20
21 Statutory reserve (RSA 394:38)	84,467	55,831	3,355	264,123	124,449 21
22 Undivided earnings	26,968	51,763	5,318	286,273	121,522 22
23 Other reserves	*****	*****	1,606	9,204	***** 23
24 Total surplus funds	111,435	107,594	10,279	559,600	245,971 24
25 Total Liabilities & Surplus Funds	\$1,392,370	\$713,552	\$20,872	\$5,631,925	\$3,957,811 25
GENERAL INFORMATION					
26 Surety Coverage	\$1,000,000	Total Assets	\$1,000,000	\$1,000,000	\$1,000,000 26
27 Number of members	761	545	57	1,646	2,056 27

STATEMENT OF CONDITION	SANDOWN	SOMERSWORTH	SUNCOOK	TILTON	
	WRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION	FRANCO-AMERICAN CREDIT UNION	PIKE EMPLOYEES CREDIT UNION	
ASSETS					
1 Cash and demand balances	\$ 5,096	\$ 150,376	\$ 66,517	\$16,766	1
2 Savings account balances	6,992	16,410	*****	42,457	2
3 I.C.U. funds & other overnight deposits	*****	*****	354,037	*****	3
4 Time balances (maturing one year or less)	*****	*****	*****	*****	4
5 U.S. Government obligations	*****	*****	*****	*****	5
6 Federal agencies	*****	54,329	*****	*****	6
7 Other securities and investments	*****	*****	*****	*****	7
8 Time balances (maturing in excess of one year)	*****	*****	*****	*****	8
9 Real estate loans	*****	*****	1,181,753	*****	9
10 Loans fully secured by shares/deposits	5,798	80,432	29,881	*****	10
11 Other loans	20,057	2,432,037	530,110	*****	11
12 Total Loans	25,855	2,512,469	1,741,744	*****	12
13 Land and buildings (net)	*****	*****	*****	*****	13
14 Other fixed assets (net)	*****	8,596	15,147	*****	14
15 Other assets	*****	14,375	1,904	*****	15
16 Total Assets	\$37,943	\$2,756,555	\$2,179,349	\$59,223	16
LIABILITIES AND SURPLUS FUNDS	*****	*****	*****	*****	
17 Shares/deposits	\$32,418	\$2,125,946	\$1,972,637	\$56,948	17
18 Notes payable	*****	200,000	*****	*****	18
19 Other liabilities	*****	59,460	2,897	*****	19
20 Total Liabilities	32,418	2,383,406	1,975,534	56,948	20
21 Statutory reserve (RSA 394:38)	2,863	271,996	160,276	*****	21
22 Undivided earnings	2,662	68,806	40,039	2,275	22
23 Other reserves	*****	32,347	3,500	*****	23
24 Total surplus funds	5,525	373,149	203,815	2,275	24
25 Total Liabilities & Surplus Funds	\$37,943	\$2,756,555	\$2,179,349	\$59,223	25
	*****	*****	*****	*****	
GENERAL INFORMATION					
26 Surety Coverage	Total Assets	\$2,000,000	\$2,000,000	Total Assets	26
27 Number of members	82	1,908	799	125	27

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	BERLIN	BERLIN	BRISTOL	CONCORD	CONCORD
	L'ANGE GARDIEN CREDIT UNION	UNITED BROTHERHOOD CREDIT UNION	IPC EMPLOYEES CREDIT UNION	CONCORD POSTAL CREDIT UNION	NEW HAMPSHIRE CENTRAL CREDIT UNION
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$649,203	\$ 623,225	\$136,684	\$ 50,438	\$30,988 (a)
(b) Interest from investments	192,219	912,006	24,099	3,743	9,085 (b)
(c) Other operating earnings	12,987	26,961	*****	61	441 (c)
Total Operating Earnings	854,409	1,572,192	160,783	60,242	40,514
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	119,169	108,611	13,667	3,600	17,978 (a)
(b) Net occupancy expense	32,275	30,910	*****	*****	1,532 (b)
(c) Loan servicing expense	1,554	650	(27)	*****	1,156 (c)
(d) Professional and outside services	25,181	*****	*****	*****	***** (d)
(e) Provision or net actual loan losses	*****	(5,491)	7,448	*****	***** (e)
(f) Interest on borrowings	*****	*****	*****	*****	***** (f)
(g) Other operating expenses	82,607	135,060	16,853	10,963	9,072 (g)
Total Operating Expenses	260,786	271,740	37,941	14,563	29,738
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	593,623	1,300,452	122,843	45,679	10,776 3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	609,079	964,743	100,092	40,739	12,005 4
5 NET INCOME AFTER INTEREST/DIVIDENDS	(15,456)	335,709	22,751	4,940	(1,229) 5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on Investments	*****	*****	*****	*****	***** (a)
(b) Other net non-operating gains/(losses)	(10,814)	*****	*****	*****	639 (b)
(c) Total Non-operating Gains/(Losses)	(10,814)	*****	*****	*****	639 (c)
7 ENTRANCE FEES	*****	*****	*****	45	***** 7
8 OTHER ADDITIONS (DEDUCTIONS)	*****	*****	*****	*****	***** 8
9 NET CHANGE FOR THE PERIOD	(26,270)	335,709	22,751	4,985	(590) 9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	967,337	3,393,242	120,635	111,000	20,398 10
11 SURPLUS FUNDS AT END OF PERIOD	\$941,067	\$3,728,951	\$143,386	\$115,985	\$19,808 11
	*****	*****	*****	*****	*****

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	DOVER	DOVER	EXETER	HANOVER	KEENE
	K. P. CREDIT UNION	M. D. H. EMPLOYEES CREDIT UNION	P. E. A. CREDIT UNION	HANOVER CREDIT UNION	M. P. B. EMPLOYEES CREDIT UNION
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$47,340	\$ 4,575	\$121,492	\$118,746	\$248,190 (a)
(b) Interest from investments	13,816	9,362	20,347	12,413	75,969 (b)
(c) Other operating earnings	3,940	605	547	1,546	3,731 (c)
Total Operating Earnings	<u>65,096</u>	<u>14,542</u>	<u>142,386</u>	<u>132,705</u>	<u>327,890</u>
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	20,714	6,422	11,807	35,496	71,499 (a)
(b) Net occupancy expense	*****	*****	3,500	3,000	***** (b)
(c) Loan servicing expense	2,481	342	3,014	1,654	812 (c)
(d) Professional and outside services	711	10	*****	*****	12,409 (d)
(e) Provision or net actual loan losses	2,021	1,239	3,410	3,073	23,380 (e)
(f) Interest on borrowings	*****	*****	*****	*****	***** (f)
(g) Other operating expenses	6,359	3,112	19,327	25,482	52,424 (g)
Total Operating Expenses	<u>32,286</u>	<u>11,125</u>	<u>41,058</u>	<u>68,705</u>	<u>160,524</u>
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	<u>32,810</u>	<u>3,417</u>	<u>101,328</u>	<u>64,000</u>	<u>167,366</u> 3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>26,757</u>	<u>5,296</u>	<u>86,524</u>	<u>42,907</u>	<u>167,025</u> 4
5 NET INCOME AFTER INTEREST/DIVIDENDS	<u>6,053</u>	<u>(1,879)</u>	<u>14,804</u>	<u>21,093</u>	<u>341</u> 5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	*****	*****	426	*****	36 (a)
(b) Other net non-operating gains/(losses)	<u>435</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>(1,560)</u> (b)
(c) Total Non-operating Gains/(Losses)	<u>435</u>	<u>*****</u>	<u>426</u>	<u>*****</u>	<u>(1,524)</u> (c)
7 ENTRANCE FEES	*****	*****	22	*****	***** 7
8 OTHER ADDITIONS (DEDUCTIONS)	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u> 8
9 NET CHANGE FOR THE PERIOD	<u>6,488</u>	<u>(1,879)</u>	<u>15,252</u>	<u>21,093</u>	<u>(1,183)</u> 9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>19,961</u>	<u>3,651</u>	<u>138,424</u>	<u>35,000</u>	<u>309,762</u> 10
11 SURPLUS FUNDS AT END OF PERIOD	<u>\$26,449</u>	<u>\$ 1,772</u>	<u>\$153,676</u>	<u>\$ 56,093</u>	<u>\$508,579</u> 11
	*****	*****	*****	*****	*****

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	KEENE	KEENE	LACONIA	LEBANON	MANCHESTER
	MONADNOCK CREDIT UNION	S & C CREDIT UNION	BELKNAP COUNTY FEDERAL EMPLOYEES CREDIT UNION	SBH EMPLOYEES' CREDIT UNION	CATHEDRAL PARISH CREDIT UNION
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$218,641	\$ 7,671	\$29,580	\$102,591	\$177,989 (a)
(b) Interest from investments	29,936	*****	5	46,003	100,733 (b)
(c) Other operating earnings	3,472	1,073	461	2,153	1,497 (c)
Total Operating Earnings	<u>252,049</u>	<u>8,744</u>	<u>30,044</u>	<u>150,747</u>	<u>279,882</u>
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	60,710	1,838	2,749	17,166	39,223 (a)
(b) Net occupancy expense	5,340	*****	*****	*****	3,600 (b)
(c) Loan servicing expense	2,675	*****	*****	418	22,579 (c)
(d) Professional and outside services	12,566	*****	*****	4,698	4,483 (d)
(e) Provision or net actual loan losses	2,910	1,412	*****	1,300	2,100 (e)
(f) Interest on borrowings	*****	*****	*****	*****	***** (f)
(g) Other operating expenses	<u>45,925</u>	<u>2,264</u>	<u>4,656</u>	<u>17,070</u>	<u>42,340</u> (g)
Total Operating Expenses	<u>130,126</u>	<u>5,514</u>	<u>7,605</u>	<u>40,652</u>	<u>114,325</u>
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	<u>121,923</u>	<u>3,230</u>	<u>22,439</u>	<u>110,095</u>	<u>165,557</u> 3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>105,629</u>	<u>3,581</u>	<u>16,787</u>	<u>99,120</u>	<u>164,888</u> 4
5 NET INCOME AFTER INTEREST/DIVIDENDS	<u>16,294</u>	<u>(351)</u>	<u>5,652</u>	<u>10,975</u>	<u>669</u> 5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	(218)	*****	*****	*****	***** (a)
(b) Other net non-operating gains/(losses)	<u>(5,171)</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>(123)</u> (b)
(c) Total Non-operating Gains/(Losses)	<u>(5,389)</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>(123)</u> (c)
7 ENTRANCE FEES	*****	2	8	*****	203 7
8 OTHER ADDITIONS (DEDUCTIONS)	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u>	<u>*****</u> 8
9 NET CHANGE FOR THE PERIOD	<u>10,905</u>	<u>(349)</u>	<u>5,660</u>	<u>10,975</u>	<u>749</u> 9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>63,453</u>	<u>12,802</u>	<u>38,347</u>	<u>108,117</u>	<u>264,454</u> 10
11 SURPLUS FUNDS AT END OF PERIOD	<u>\$ 74,358</u>	<u>\$12,453</u>	<u>\$44,007</u>	<u>\$119,092</u>	<u>\$265,203</u> 11
	*****	*****	*****	*****	*****

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER	MANCHESTER
	GRANITE STATE CREDIT UNION	J. F. & ASSOCIATES CREDIT UNION	MANCHESTER MUNICIPAL EMPLOYEES CREDIT UNION	N. H. FOOD INDUSTRY CREDIT UNION	POSTAL EMPLOYEES' CREDIT UNION OF NEW HAMPSHIRE
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$ 904,042	\$529,173	\$ 798,569	\$ 97,424	\$407,405 (a)
(b) Interest from investments	1,124,445	44,934	581,201	40,032	23,890 (b)
(c) Other operating earnings	11,280	5,654	20,577	2,950	7,370 (c)
Total Operating Earnings	<u>2,039,767</u>	<u>579,761</u>	<u>1,400,347</u>	<u>140,406</u>	<u>438,665</u>
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	200,440	75,551	146,679	23,458	41,698 (a)
(b) Net occupancy expense	10,210	6,759	2,093	3,051	***** (b)
(c) Loan servicing expense	8,035	3,250	833	1,739	1,042 (c)
(d) Professional and outside services	56,064	1,582	1,500	10,290	***** (d)
(e) Provision on net actual loan losses	6,022	18,107	(835)	7,849	5,691 (e)
(f) Interest on borrowings	*****	*****	*****	3,795	***** (f)
(g) Other operating expenses	<u>84,823</u>	<u>85,003</u>	<u>185,568</u>	<u>20,097</u>	<u>66,153</u> (g)
Total Operating Expenses	<u>365,594</u>	<u>191,052</u>	<u>335,838</u>	<u>70,279</u>	<u>114,584</u>
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	<u>1,674,173</u>	<u>188,709</u>	<u>1,064,509</u>	<u>70,127</u>	<u>324,081</u> 3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>1,343,464</u>	<u>151,798</u>	<u>931,210</u>	<u>46,956</u>	<u>276,873</u> 4
5 NET INCOME AFTER INTEREST/DIVIDENDS	<u>330,709</u>	<u>36,911</u>	<u>133,099</u>	<u>23,171</u>	<u>47,208</u> 5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	*****	*****	9,761	454	***** (a)
(b) Other net non-operating gains/(losses)	*****	*****	*****	*****	***** (b)
(c) Total Non-operating Gains/(Losses)	*****	*****	9,761	454	***** (c)
7 ENTRANCE FEES	*****	166	375	303	59 7
8 OTHER ADDITIONS (DEDUCTIONS)	*****	*****	*****	*****	***** 8
9 NET CHANGE FOR THE PERIOD	<u>330,709</u>	<u>37,077</u>	<u>143,235</u>	<u>24,008</u>	<u>47,267</u> 9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>1,039,140</u>	<u>229,758</u>	<u>851,894</u>	<u>77,400</u>	<u>358,742</u> 10
11 SURPLUS FUNDS AT END OF PERIOD	<u>\$1,369,849</u>	<u>\$266,835</u>	<u>\$ 995,129</u>	<u>\$101,408</u>	<u>\$406,009</u> 11
	*****	*****	*****	*****	*****

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	MANCHESTER	MANCHESTER	NASHUA	NASHUA	NASHUA
	TELEPHONE WORKERS' CREDIT UNION OF NEW HAMPSHIRE	UNION LEADER EMPLOYEES CREDIT UNION	GATEWAY CREDIT UNION	NASHUA MUNICIPAL EMPLOYEES CREDIT UNION	ST. JOSEPH HOSPITAL EMPLOYEES CREDIT UNION
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$1,475,661	\$ 67,954	\$593,818	\$295,978	\$79,695 (a)
(b) Interest from investments	1,464,125	14,251	24,742	60,007	10,081 (b)
(c) Other operating earnings	11,891	*****	11,824	2,721	***** (c)
Total Operating Earnings	<u>2,949,677</u>	<u>102,205</u>	<u>390,384</u>	<u>358,706</u>	<u>89,776</u>
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	198,916	17,369	75,753	66,831	20,793 (a)
(b) Net occupancy expense	29,735	*****	5,448	6,596	***** (b)
(c) Loan servicing expense	2,219	650	2,409	4,909	1,074 (c)
(d) Professional and outside services	42,956	*****	25,926	25,033	***** (d)
(e) Provision or net actual loan losses	5,640	5,012	19,922	5,005	263 (e)
(f) Interest on borrowings	11	*****	*****	*****	***** (f)
(g) Other operating expenses	141,703	12,457	65,956	43,553	14,583 (g)
Total Operating Expenses	<u>421,180</u>	<u>39,488</u>	<u>193,414</u>	<u>153,927</u>	<u>36,713</u>
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	<u>2,528,497</u>	<u>62,717</u>	<u>196,970</u>	<u>202,779</u>	<u>53,063</u> 3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>2,264,558</u>	<u>51,660</u>	<u>144,525</u>	<u>129,388</u>	<u>34,741</u> 4
5 NET INCOME AFTER INTEREST/DIVIDENDS	<u>263,939</u>	<u>11,057</u>	<u>52,445</u>	<u>73,391</u>	<u>18,322</u> 5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	*****	*****	*****	*****	***** (a)
(b) Other net non-operating gains/(losses)	1,369	(54)	*****	(4,514)	***** (b)
(c) Total Non-operating Gains/(Losses)	<u>1,369</u>	<u>(54)</u>	<u>*****</u>	<u>(4,514)</u>	<u>*****</u> (c)
7 ENTRANCE FEES	*****	12	971	309	16 7
8 OTHER ADDITIONS (DEDUCTIONS)	*****	*****	*****	*****	***** 8
9 NET CHANGE FOR THE PERIOD	<u>265,308</u>	<u>11,015</u>	<u>53,416</u>	<u>69,186</u>	<u>18,538</u> 9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>1,760,048</u>	<u>215,829</u>	<u>176,187</u>	<u>446,699</u>	<u>69,519</u> 10
11 SURPLUS FUNDS AT END OF PERIOD	<u>\$2,025,356</u>	<u>\$226,844</u>	<u>\$229,603</u>	<u>\$515,885</u>	<u>\$87,857</u> 11
	*****	*****	*****	*****	*****

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	NASHUA	NEWINGTON	ORFORD	PETERBOROUGH	ROCHESTER
	SPRAGUE-NASHUA CREDIT UNION	NEWCO CREDIT UNION	EQUITY EMPLOYEES CREDIT UNION	AWAKE CREDIT UNION	HOLY ROSARY CREDIT UNION
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$ 67,386	\$ 69,408	\$1,901	\$513,609	\$567,167 (a)
(b) Interest from investments	62,731	3,524	257	116,816	49,510 (b)
(c) Other operating earnings	7,110	625	330	6,798	20,142 (c)
Total Operating Earnings	<u>137,227</u>	<u>73,557</u>	<u>2,488</u>	<u>637,223</u>	<u>436,819</u>
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	14,820	22,521	50	79,703	58,300 (a)
(b) Net occupancy expense	*****	*****	*****	17,700	7,935 (b)
(c) Loan servicing expense	2,585	50	*****	*****	2,131 (c)
(d) Professional and outside services	3,312	*****	*****	*****	1,230 (d)
(e) Provision or net actual loan losses	7,468	10,992	*****	*****	27,592 (e)
(f) Interest on borrowings	*****	1,115	*****	*****	***** (f)
(g) Other operating expenses	<u>15,907</u>	<u>15,376</u>	<u>832</u>	<u>23,878</u>	<u>76,016</u> (g)
Total Operating Expenses	<u>44,108</u>	<u>50,054</u>	<u>882</u>	<u>121,281</u>	<u>173,204</u>
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	<u>93,119</u>	<u>23,503</u>	<u>1,606</u>	<u>515,942</u>	<u>263,615</u> 3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>91,798</u>	<u>27,643</u>	<u>796</u>	<u>588,913</u>	<u>210,168</u> 4
5 NET INCOME AFTER INTEREST/DIVIDENDS	<u>1,321</u>	<u>(4,140)</u>	<u>810</u>	<u>127,029</u>	<u>53,447</u> 5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	*****	*****	*****	*****	***** (a)
(b) Other net non-operating gains/(losses)	*****	<u>(27,229)</u>	*****	<u>2,869</u>	***** (b)
(c) Total Non-operating Gains/(Losses)	*****	<u>(27,229)</u>	*****	<u>2,869</u>	***** (c)
7 ENTRANCE FEES	68	*****	1	*****	***** 7
8 OTHER ADDITIONS (DEDUCTIONS)	*****	*****	*****	*****	***** 8
9 NET CHANGE FOR THE PERIOD	<u>1,389</u>	<u>(31,369)</u>	<u>811</u>	<u>129,898</u>	<u>53,447</u> 9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>110,046</u>	<u>138,963</u>	<u>9,468</u>	<u>429,702</u>	<u>192,524</u> 10
11 SURPLUS FUNDS AT END OF PERIOD	<u>\$111,435</u>	<u>\$107,594</u>	<u>\$10,279</u>	<u>\$559,600</u>	<u>\$245,971</u> 11
	*****	*****	*****	*****	*****

ANALYSIS OF EARNINGS, EXPENSES, GAINS AND LOSSES	SANDOWN	SOMERSWORTH	SUNCOOK	TILTON	
	NRG CREDIT UNION	SOMERSWORTH GENERAL ELECTRIC EMPLOYEES' CREDIT UNION	FRANCIS-AMERICAN CREDIT UNION	PIKE EMPLOYEES CREDIT UNION	
1 OPERATING EARNINGS					1
(a) Interest and fees on loans	\$5,331	\$285,046	\$199,039	\$ 265	(a)
(b) Interest from investments	283	9,023	29,461	2,624	(b)
(c) Other operating earnings	10	4,174	1,996	*****	(c)
Total Operating Earnings	<u>5,624</u>	<u>298,243</u>	<u>230,496</u>	<u>2,889</u>	
2 OPERATING EXPENSES					2
(a) Salaries, wages, fees and benefits	*****	66,753	52,398	601	(a)
(b) Net occupancy expense	*****	*****	6,328	*****	(b)
(c) Loan servicing expense	*****	13,660	467	*****	(c)
(d) Professional and outside services	*****	*****	10,661	*****	(d)
(e) Provision or net actual loan losses	*****	7,221	*****	*****	(e)
(f) Interest on borrowings	*****	7,029	*****	*****	(f)
(g) Other operating expenses	823	23,760	24,042	*****	(g)
Total Operating Expenses	<u>823</u>	<u>118,423</u>	<u>93,896</u>	<u>601</u>	
3 NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	<u>2,801</u>	<u>179,820</u>	<u>136,600</u>	<u>2,288</u>	3
4 INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>2,243</u>	<u>153,727</u>	<u>153,523</u>	<u>938</u>	4
5 NET INCOME AFTER INTEREST/DIVIDENDS	<u>558</u>	<u>26,093</u>	<u>(16,923)</u>	<u>1,350</u>	5
6 NON-OPERATING GAINS/(LOSSES)					6
(a) Net gains/(losses) on investments	*****	*****	*****	*****	(a)
(b) Other net non-operating gains/(losses)	(19)	*****	*****	*****	(b)
(c) Total Non-operating Gains/(Losses)	(19)	*****	*****	*****	(c)
7 ENTRANCE FEES	*****	*****	*****	*****	7
8 OTHER ADDITIONS (DEDUCTIONS)	*****	*****	*****	*****	8
9 NET CHANGE FOR THE PERIOD	<u>539</u>	<u>26,093</u>	<u>(16,923)</u>	<u>1,350</u>	9
10 SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>4,986</u>	<u>347,056</u>	<u>220,738</u>	<u>925</u>	10
11 SURPLUS FUNDS AT END OF PERIOD	<u>\$5,525</u>	<u>\$373,149</u>	<u>\$203,815</u>	<u>\$2,275</u>	11
	*****	*****	*****	*****	

* 15 Months.

MANCHESTER			
ST. MARY'S BANK 200 MCGREGOR STREET MANCHESTER, NH 03102 (Year of Incorporation - 1909)			
OFFICERS		ASSETS	(CENTS OMITTED)
President Ovide A. Lamontagne	Senior Loan Officer Raymond A. Lessard	Comptroller Simone R. Roy	Cash and due from banks \$ 5,219,352
Vice Presidents Norman J. Chapdelaine Raymond A. Cloutier	Loan Officers John T. Dowd Priscille C. Vallancourt	Operations Officer Maurice D. Simard	Investments 16,620,366
Treasurer/Manager Leonard D. Lacouture	Ass't. Loan Officer Denise Rogers	Data Processing Manager Raoul W. Roy	Real estate loans 43,494,416
Secretary Gerald O. Robert	Manager of Info. Systems Theron Sargent	Portfolio Analyst Robert W. Gill	Other loans 8,244,399
		Marketing Director Linda Falk	Federal funds sold 1,550,000
			Bank premises, vaults, furniture & fixtures 1,645,069
			Other real estate owned
			Other assets 1,093,862
			Total Assets \$77,867,464

			LIABILITIES AND CAPITAL
			Shares \$ 186,779
			Share drafts 6,206,649
			Regular savings 26,993,549
			Time deposits 29,410,697
			Other deposits 9,058,291
			Borrowings 125,000
			Other liabilities 710,704
			Guaranty fund 1,797,713
			Undivided profits 1,352,297
			Other reserves 45,765
			Total Liabilities and Capital \$77,867,464

DIRECTORS			
Joseph Acorace	Ovide A. Lamontagne	Gerald O. Robert	
Raymond A. Cloutier	Claude Pelletier	Henry L. Roy	
Robert A. Duval	Gerald O. Rheault		
GENERAL INFORMATION			
Surety Coverage		\$5,000,000	
Total compensation paid to officers and employees (including directors)		\$796,390	
Total number of accounts		43,809	

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL ACCOUNTS

(CENTS OMITTED)

OPERATING EARNINGS

Interest and fees on loans	\$5,684,492
Interest and dividends on securities	1,729,342
Commissions, collection, exchange and service charges	65,065
Income on federal funds sold and loans & securities purchased under agreement to resell	172,220
Other operating earnings	<u>524,262</u>
Total Operating Earnings	<u>8,175,379</u>

OPERATING EXPENSES

Salaries, wages and fees	796,390
Employee benefits	180,107
Net occupancy expense of bank premises	198,021
Interest on capital notes and debentures	*****
Interest on borrowings and related liabilities	*****
Furniture and equipment expense	340,649
Net actual loan losses	*****
Other operating expenses	<u>565,471</u>
Total Operating Expenses	<u>2,080,638</u>

NET OPERATING EARNINGS

6,094,741

INTEREST AND DIVIDENDS ON DEPOSITS

5,180,447

NET EARNINGS AFTER INTEREST AND DIVIDENDS ON DEPOSITS

914,294

NON-OPERATING (CHARGES)/CREDITS:

Net gains/(losses) on securities	(15,269)
Other net non-operating (charges)/credits	<u>(34,905)</u>
TOTAL NET NON-OPERATING (CHARGES)/CREDITS	<u>(50,174)</u>

NET INCOME

864,120

DIVIDENDS PAID ON CAPITAL STOCK

NET INCOME AFTER DIVIDENDS

864,120

OTHER INCREASES IN CAPITAL ACCOUNTS

OTHER DECREASES IN CAPITAL ACCOUNTS

NET CHANGE FOR PERIOD

864,120

CAPITAL ACCOUNT AT BEGINNING OF PERIOD

2,329,675

CAPITAL ACCOUNT AT END OF PERIOD

\$3,193,795

AGGREGATE STATEMENT OF CONDITION OF CREDIT UNIONS

NUMBER OF CREDIT UNIONS REPORTING: 35
DECEMBER 31, 1983

ASSETS	(CENTS OMITTED)	% of Total Assets	LIABILITIES AND SURPLUS FUNDS	(CENTS OMITTED)	% of Total Liabilities and Surplus
Cash and demand balances	\$ 7,234,062	3.42	Shares/deposits	\$192,296,078	90.86
Savings account balances	8,016,673	3.79	Notes payable	1,126,000	.53
I.C.U. funds & other overnight deposits	7,449,748	3.52	Other liabilities	1,157,947	.55
Time balances (maturing one year or less)	15,087,577	7.13	Total Liabilities	194,580,025	91.94
U.S. Government obligations	16,267,570	7.69	Statutory reserve (RSA 394:38)	8,828,903	4.17
Federal agencies	8,331,762	3.94	Undivided earnings	6,286,210	2.97
Other securities and investments	6,245,345	2.95	Other reserves	1,933,979	.92
Time balances (maturing in excess of one year)	8,550,000	4.04	Total surplus funds	17,049,092	8.06
Real estate loans	60,406,834	28.54	Total Liabilities and Surplus Funds	\$211,629,117	100.00
Loans fully secured by shares/deposits	4,643,508	2.19	*****	*****	*****
Other loans	63,998,319	30.24			
Land and buildings (net)	2,688,170	1.27			
Other fixed assets (net)	838,887	.40			
Other assets	1,870,652	.88			
Total Assets	\$211,629,117	100.00			
	*****	*****			

AGGREGATE STATEMENT OF EARNINGS, EXPENSES, GAINS AND LOSSES			
CREDIT UNIONS			
	December 31, 1983 (DENTS UNITED)		
OPERATING EARNINGS:		NON-OPERATING GAINS/(LOSSES)	
Interest and fees on loans	\$14,594,517	Net gains/(losses) on investments	(4,810)
Interest from investments	6,840,676	Other net non-operating gains/(losses)	(79,077)
Other operating earnings	946,472	Total Non-operating Gains/(Losses)	<u>(83,887)</u>
Total Operating Earnings	<u>22,377,665</u>		
OPERATING EXPENSES:		ENTRANCE FEES	<u>2,640</u>
Salaries, wages, fees and benefits	2,672,586	OTHER ADDITIONS (DEDUCTIONS)	<u>*****</u>
Net occupancy expense	374,031	NET CHANGE FOR THE PERIOD	<u>2,455,210</u>
Loan servicing expense	62,371		
Professional and outside services	236,614	SURPLUS FUNDS AT BEGINNING OF PERIOD	<u>14,615,882</u>
Provision on net actual loan losses	166,751	SURPLUS ACCOUNT AT END OF PERIOD	<u>\$17,049,092</u>
Interest on borrowings	11,950		<u>*****</u>
Other operating expenses	<u>2,286,364</u>		
Total Operating Expenses	<u>5,832,667</u>		
NET OPERATING EARNINGS BEFORE DIV./INT. ON SHARES/DEPOSITS	16,544,998		
INTEREST/DIVIDENDS PAID ON SHARES/DEPOSITS	<u>14,030,541</u>		
NET INCOME AFTER INTEREST/DIVIDENDS	<u>2,514,457</u>		

ABSTRACT OF THE ANNUAL REPORT
OF
NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
SHOWING
STATEMENTS OF CONDITION
AND
EARNINGS AND UNDIVIDED PROFITS
AND
CERTAIN OTHER INFORMATION

NEW HAMPSHIRE BUSINESS DEVELOPMENT CORPORATION
 10 FORT EDDY ROAD Tel. 224-1432
 CONCORD, NH 03301
 (Year of Incorporation - 1952)

OFFICERS

President

William F. Kidder, Jr.

Vice Presidents

John A. Clements
 Reyer Swan
 Warren D. Thompson

Treasurer

Paul E. Ordway

Assistant Treasurers

Herbert E. Little
 Thomas C. Tobey

Secretary

Edward J. Haseltine

Assistant Secretaries

Charles Griffin, Jr.
 Mark Northridge
 Robert E. Paddock

Clerk

Richard F. Upton

Joseph Adrignola
 Robert L. Bailey
 Peter C. Brown
 J. Norton Cabell
 J. Reeve Cantus
 Richard Carey

* John A. Clements
 Lyman A. Cousens
 A. B. Curtis
 John C. Duffett
 Stephen W. Ensign

W. Robert Felder
 George Gilman
 Harvey Hill

William House
 Russell F. Ingram

* William F. Kidder, Jr.
 Roy W. McLoat
 Frederick H. Menning
 Robert C. McCray
 Ruth E. Nemzoff
 Emerson H. O'Brien

Seymour Oschan
 J. Herman Pouliot
 Fred B. Rodel
 Charles F. Rutter
 George Sadler
 William M. Scranton
 Charles F. Sheridan, Jr.
 Norman B. Storrs
 * Reyer Swan
 Kurt M. Swenson
 * Warren D. Thompson

DIRECTORS

* Investment Committee Members

ASSETS			LIABILITIES AND CAPITAL		
CURRENT ASSETS:			LIABILITIES:		
Cash	\$	1,980	Notes payable - members	\$2,897,254	
Investments		1,957,063	Accrued interest on notes payable	106,232	
Accrued interest receivable		69,995	Employees' payroll taxes	876	
Prepaid rent		750	Deferred liability	<u>7,857</u>	
Prepaid insurance		1,251			
Prepaid business Profits Tax		50			
Loans receivable	\$1,181,355				
LESS: Allowance for uncollectible loans	<u>42,776</u>	1,138,579			
Accounts receivable		<u>17,453</u>			
Total Current Assets		\$3,187,121	Total Liabilities		\$3,012,219
FIXED ASSETS:					
Furniture and fixtures, Auto	\$14,295		CAPITAL STOCK		\$ 116,200
LESS: Reserve for depreciation	<u>3,741</u>				
Net depreciated value		<u>10,554</u>	SURPLUS		<u>69,256</u>
Total Assets		\$3,197,675	Total Liabilities and Capital		\$3,197,675
		*****			*****

STATEMENT OF EARNINGS AND UNDIVIDED PROFITS

OPERATING EARNINGS:

Interest on loans receivable	\$166,221	
Interest on investments	85,573	
Service fee and miscellaneous	21,716	
Rental income - Laconia property	<u>6,610</u>	\$280,120

OPERATING EXPENSES:

Salaries	\$ 38,900	
Manager's expense	4,397	
Interest on notes payable	206,233	
Overhead	25,095	
Rented property expenses - Laconia	2,972	
Provision for losses on doubtful loans	<u>2,523</u>	<u>280,120</u>

NET OPERATING EARNINGS

OTHER NET NON-OPERATING CREDITS

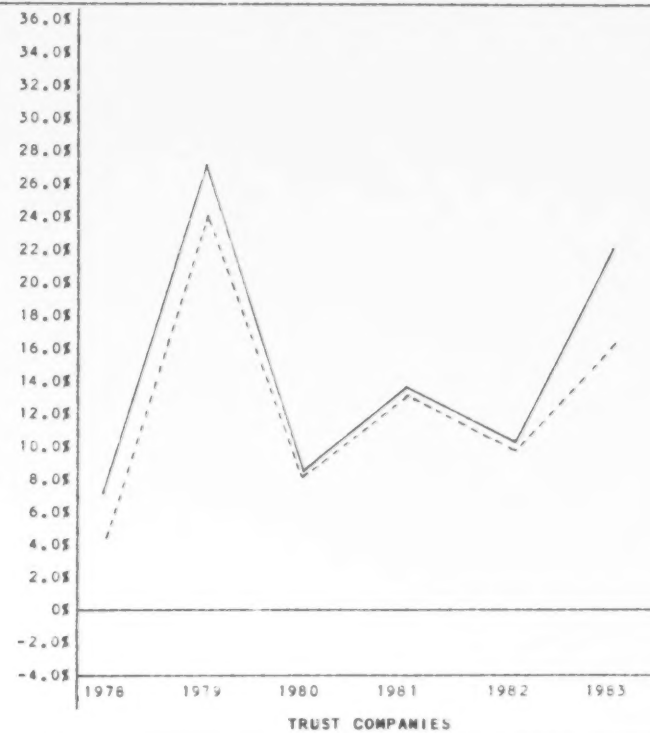
\$ 26,932

RETAINED EARNINGS:

Balance, January 1, 1983	\$158,524
Balance, December 31, 1983	\$185,456

GRAPHIC TRENDS

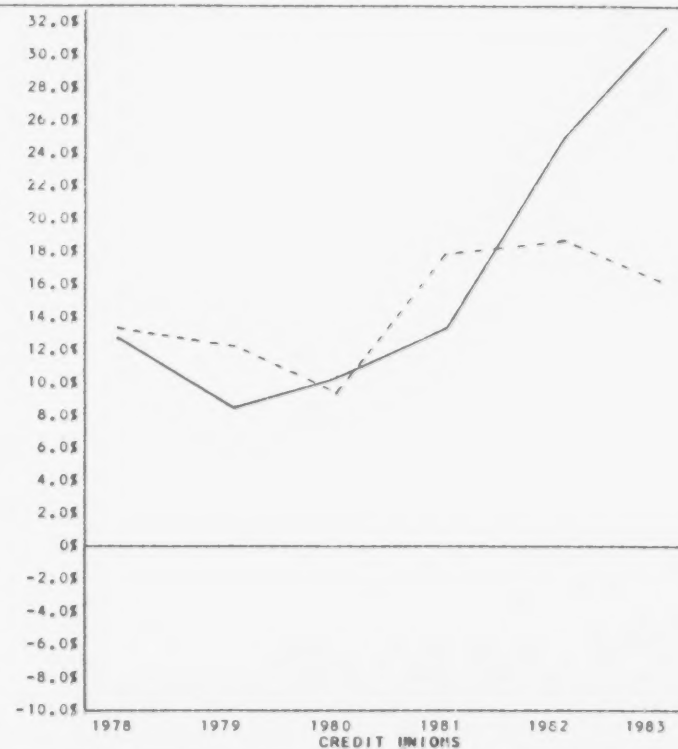
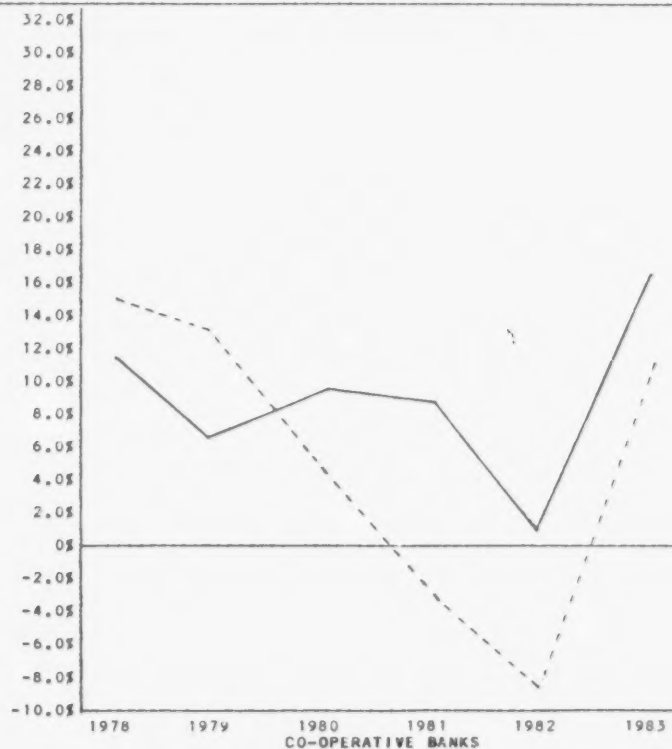
GRAPHIC ANALYSIS OF PERCENTAGE GROWTH - ASSETS VS CAPITAL AND SURPLUS FUNDS



— Asset Growth
 - - - Capital Surplus Formation

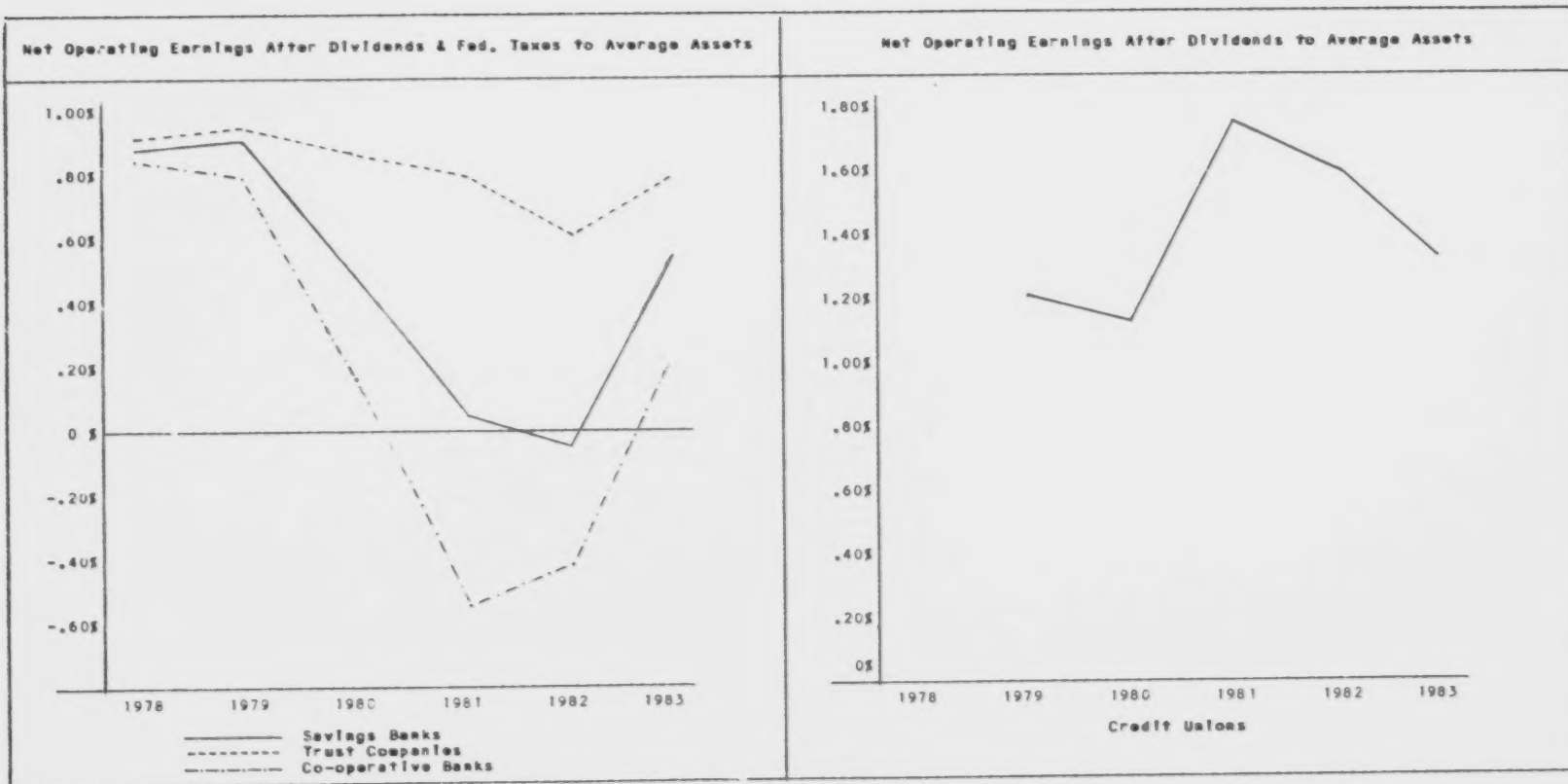
NOTE: Asset and capital growth during the period 1982-1983 reflects a one-time conversion to capital stock institutions by three large mutual savings banks. If this had not occurred, the growth shown above would be 12.73% and 6.83% respectively.

GRAPHIC ANALYSIS OF PERCENTAGE GROWTH - ASSETS VS CAPITAL AND SURPLUS FUNDS



———— Asset Growth
 - - - - - Capital Surplus Formation

NOTE: Co-operative bank growth percentages for 1983 have been adjusted to reflect the six banks remaining at year ending December 31, 1983.



ANNUAL REPORT OF
SECOND MORTGAGE HOME LOAN LICENSEES
SHOWING
LOCATION,
CONSOLIDATED STATEMENT OF CONDITION,
CONSOLIDATED STATEMENT OF INCOME AND EXPENSE
AND ANALYSIS OF LOANS

SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1983

Allstate Enterprises, Inc.	Amherst	Domestic Safe Deposit Co.	Concord
Allstate Enterprises, Inc.	Bedford	Eastern Mortgage Co., Inc.	Bedford
Allstate Enterprises, Inc.	Concord	Evans Financial Corp.	Londonderry
Allstate Enterprises, Inc.	Exeter	Fidelity Guarantee Mortgage Corp.	Nashua
Allstate Enterprises, Inc.	Gilford	FinanceAmerica Corporation of New Hampshire Inc.	Dover
Allstate Enterprises, Inc.	Portsmouth	FinanceAmerica Corporation of New Hampshire Inc.	Laconia
American Funding Limited	Manchester	FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Avco Financial Services of New Hampshire, Inc.	Concord	FinanceAmerica Mortgage Services Inc.	Bedford
Avco Financial Services of New Hampshire, Inc. #1	Manchester	Financial Enterprises Corp.	Nashua
Avco Financial Services of New Hampshire, Inc. #2	Manchester	First American Mortgage Co. of New Hampshire	Bedford
Avco Financial Services of New Hampshire, Inc.	Nashua	Fleet Mortgage Corp.	Bedford
Avco Financial Services of New Hampshire, Inc.	Rochester	Guardian Credit Corp.	Manchester
Avco Financial Services of New Hampshire, Inc.	Salem	Homeowners Funding Corporation of Connecticut	Concord
Baker Financial Services	Londonderry	Homeowners Funding Corporation of Connecticut	Salem
Barnstable Service Corp. (The)	Nashua	Household Finance Corporation	Manchester
Beneficial Mortgage Co. of New Hampshire	Concord	Household Finance Corporation	Nashua
Beneficial Mortgage Co. of New Hampshire	Derry	Household Finance Corporation	Newington Mill
Beneficial Mortgage Co. of New Hampshire	Dover	Marquette Credit Union	Manchester
Beneficial Mortgage Co. of New Hampshire	Laconia	Money Store, The/New Hampshire Inc.	Manchester
Beneficial Mortgage Co. of New Hampshire	Manchester	New England Mortgage Associates, Inc.	Nashua
Beneficial Mortgage Co. of New Hampshire	Milford	Norwest Financial New Hampshire I, Inc.	Salem
Beneficial Mortgage Co. of New Hampshire	Nashua	Residential Mortgage Corporation	Nashua
Beneficial Mortgage Co. of New Hampshire	Portsmouth	Rockingham Finance Company, Inc.	Salem
Beneficial Mortgage Co. of New Hampshire	Rochester	Security Pacific Finance Corp.	Lebanon
Beneficial Mortgage Co. of New Hampshire	West Lebanon	Security Pacific Finance Corp.	Manchester
C.I.T. Financial Services, Inc.	Portsmouth	Security Pacific Finance Corp.	Nashua
Century Mortgage Co., Inc.	Nashua	Security Pacific Finance Corp.	Portsmouth
Citicorp Person-to-Person Financial Center, Inc.	Bedford	Security Pacific Finance Corp.	Rochester
Commercial Credit Corporation	Manchester	Taube Investment Corporation	Manchester
Commonwealth Mortgage Co., Inc.	Amherst	Trustees of Dartmouth College	Hanover
Consumer Acceptance Corp.	Manchester		

CONSOLIDATED STATEMENT OF CONDITION
OF
61 SECOND MORTGAGE HOME LOAN LICENSEES
DECEMBER 31, 1983

The following statements and analyses have been prepared
in accordance with the requirements of RSA 398-A.

ASSETS

(CENTS OMITTED)

Cash on hand and in banks	\$ 756,111
Loans receivable (second mortgage home loans)	61,839,714
Furniture, fixtures and equipment	277,570
Organization expense	588
Deferred charges	155,837
Other assets	<u>16,773,246</u>
 Total Assets Used and Useful in Second Mortgage Home Loan Business	 \$79,783,066
Assets Not Used in Second Mortgage Home Loan Business	<u>18,265,758</u>
 Total Assets	 \$98,048,824 *****

LIABILITIES AND CAPITAL

(CENTS OMITTED)

Notes and accounts payable	\$36,617,803
Capital stock	524,336
Surplus	14,535,616
Net worth	1,313,584
Reserve for bad debts	1,541,431
Other reserves	278,564
Deferred income	3,890,450
Other liabilities	<u>39,347,040</u>

Total Liabilities and Capital	\$98,048,824 *****
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CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
61 SECOND MORTGAGE HOME LOAN LICENSEES
YEAR ENDING DECEMBER 31, 1983

(CENTS OMITTED)

INCOME DERIVED FROM SECOND MORTGAGE HOME LOAN BUSINESS:

Interest collected on loans \$10,741,490
Other income 2,758,425

Total Income \$13,499,915

EXPENSES OF CONDUCTING SECOND MORTGAGE HOME LOAN BUSINESS:

Advertising 186,289
Auditing 11,319
Insurance and fidelity bonds 42,897
Legal fees 81,917
Postage, printing and stationery 133,673
Rent 252,515
Salaries 1,657,806
Taxes:
License fees 20,053
State and local 137,534
Federal 610,109
Other 2,488,287

Total Expenses 5,622,399

NET EARNINGS 7,877,516

OTHER INCOME (NON-CURRENT) 303,915

Sub-total 8,181,431

OTHER CHARGES (NON-CURRENT) 903,205

NET PROFIT FOR THE PERIOD, BEFORE INTEREST PAID ON BORROWED FUNDS \$7,278,226

Interest Paid on Borrowed Funds \$5,876,894

CONSOLIDATED ANALYSIS OF LOANS
OF
61 SECOND MORTGAGE HOME LOAN LICENSEES

	No. of Loans	Amount	Average
Loan Balances Outstanding December 31, 1982	5,264	\$99,903,032	\$11,580
Loans Made During the Year	1,910	28,409,898	14,872
Loan Balances Outstanding December 31, 1983	5,042	61,839,714	12,257

Loans Made During The Year Classified By Size:

\$ 1,500.00 or Less	1	\$ 1,000	\$ 1,000
\$ 1,500.01 to \$ 2,000.00	2	3,348	1,674
\$ 2,000.01 to \$ 2,500.00	1	2,067	2,067
\$ 2,500.01 to \$ 3,000.00	5	13,875	2,775
\$ 3,000.01 to \$ 4,000.00	30	106,194	3,540
\$ 4,000.01 to \$ 5,000.00	65	307,689	4,734
\$ 5,000.01 to \$ 7,500.00	226	1,419,333	6,280
\$ 7,500.01 to \$10,000.00	250	2,123,397	8,494
\$10,000.01 to \$15,000.00	496	6,110,186	12,319
\$15,000.01 to \$20,000.00	354	6,143,271	17,354
\$20,000.01 to \$25,000.00	301	6,766,885	22,481
\$25,000.01 to \$30,000.00	98	2,687,474	27,423
\$30,000.01 to \$35,000.00	81	2,721,179	33,595
Total	1,910	\$28,409,898	\$14,872

ANNUAL REPORT OF
SMALL LOAN LICENSEES
SHOWING
LOCATION,
CONSOLIDATED STATEMENT OF CONDITION,
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES,
ANALYSIS OF LOANS,
NON-PAYING DELINQUENT ACCOUNTS,
SUITS, POSSESSION AND SALE OF CHATTELS

SMALL LOAN LICENSEES
DECEMBER 31, 1983

Allstate Enterprises, Inc.	Anheuser	C.I.T. Financial Services, Inc.	Portsmouth
Allstate Enterprises, Inc.	Bedford	Commercial Credit Corporation	Manchester
Allstate Enterprises, Inc.	Concord	FinanceAmerica Corporation of New Hampshire Inc.	Dover
Allstate Enterprises, Inc.	Exeter	FinanceAmerica Corporation of New Hampshire Inc.	Laconia
Allstate Enterprises, Inc.	Gilford	FinanceAmerica Corporation of New Hampshire Inc.	Nashua
Allstate Enterprises, Inc.	Hampton	Guardian Credit Corp.	Manchester
Avco Financial Services of New Hampshire, Inc.	Concord	Household Finance Corporation	Manchester
Avco Financial Services of New Hampshire, Inc. #1	Manchester	Household Finance Corporation	Nashua
Avco Financial Services of New Hampshire, Inc. #2	Manchester	Household Finance Corporation	Newington
Avco Financial Services of New Hampshire, Inc.	Nashua	Norwest Financial New Hampshire, Inc.	Salem
Avco Financial Services of New Hampshire, Inc.	Rochester	Security Pacific Finance Corp.	Lebanon
Avco Financial Services of New Hampshire, Inc.	Salem	Security Pacific Finance Corp.	Manchester
Beneficial Finance Co. of New Hampshire	Concord	Security Pacific Finance Corp.	Nashua
Beneficial Finance Co. of New Hampshire	Derry	Security Pacific Finance Corp.	Portsmouth
Beneficial Finance Co. of New Hampshire	Dover	Security Pacific Finance Corp.	Rochester
Beneficial Finance Co. of New Hampshire	Laconia	Taube Finance Co., Inc.	Manchester
Beneficial Finance Co. of New Hampshire	Manchester		
Beneficial Finance Co. of New Hampshire	Milford		
Beneficial Finance Co. of New Hampshire	Nashua		
Beneficial Finance Co. of New Hampshire	Portsmouth		
Beneficial Finance Co. of New Hampshire	Rochester		
Beneficial Finance Co. of New Hampshire	West Lebanon		

CONSOLIDATED STATEMENT OF CONDITION

OF

38 SMALL LOAN LICENSEES

DECEMBER 31, 1983

The following statements and analyses have been prepared in accordance with the requirements of RSA 399-A, Section 21, Paragraph III and Section 9.

ASSETS

(CENTS OMITTED)

	Small Loan Business	Other Business
Cash on hand and in banks	\$ 586,115	\$ 24,032
Accounts receivable	23,080	244,215
Loans receivable of \$10,000 or less	27,823,203	.....
Loans receivable	.....	58,334,847
Furniture, fixtures and equipment	112,641	181,712
Accrued interest receivable	64,287	33,168
Organization expense (net of reserve)	.....	.....
Deferred charges	12,007	36,453
Other assets	906,300	827,554
Total Assets	\$29,527,633	\$59,681,981
	*****	*****

LIABILITIES AND CAPITAL

(CENTS OMITTED)

	Small Loan Business	Other Business
Accounts payable	\$ 7,992,054	\$12,607,010
Notes payable	1,524,008	9,918
Deferred income and unearned charges	12,648	3,184,474
Due home office and subsidiaries	12,699,903	34,014,098
Other liabilities	115,940	51,249
Capital stock	26,907	65,797
Net worth (if individual or partnership)	.....	.....
Surplus (including undivided profits)	6,100,899	8,596,004
Reserve for bad debts	1,026,312	992,452
Other reserves	28,962	160,979
Total Liabilities and Capital	\$29,527,633	\$59,681,981
	*****	*****

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
OF
38 SMALL LOAN LICENSEES

	(CENTS OMITTED)				
	Small Loan Business	Other Business			
INCOME DERIVED FROM BUSINESS:			NET EARNINGS	<u>3,569,423</u>	<u>5,992,821</u>
Interest collected on loans	\$6,072,219	\$	RECOVERIES OF ACCOUNTS PREVIOUSLY CHARGED OFF	138,118	108,252
Interest or charges collected from other business	.....	9,339,037	OTHER RECOVERIES AND PROFITS	<u>20,667</u>	<u>12,644</u>
Default charges	3,620	35,077			
Deferment charges	387	137	Subtotal	<u>3,728,208</u>	<u>6,113,717</u>
Other income	<u>157,009</u>	<u>555,063</u>	BAD DEBTS CHARGED OFF	611,697	372,723
Total Income	<u>6,233,235</u>	<u>9,929,314</u>	ADDITIONS TO RESERVE FOR BAD DEBTS	204,933	420,711
EXPENSES OF CONDUCTING BUSINESS:			OTHER CHARGES AND LOSSES	<u>5,526</u>	<u>10,049</u>
Advertising	93,579	154,862	Total Charges	<u>822,156</u>	<u>803,483</u>
Auditing	2,321	2,584	NET EARNINGS DERIVED FROM BUSINESS BEFORE		
Insurance and fidelity bonds	2,581	1,891	DEDUCTING INTEREST EXPENSE	<u>\$2,906,052</u>	<u>\$5,310,234</u>
Legal fees	40,808	63,709		=====	=====
Postage, printing and stationery	73,012	83,432	Interest paid on borrowed funds	<u>\$2,611,017</u>	<u>\$4,960,806</u>
Rent	133,493	198,258			
Salaries	832,839	1,124,104			
Taxes:					
License fees	13,526	19,309			
State and local	61,012	101,579			
Federal	199,871	502,657			
Other	<u>1,210,770</u>	<u>1,684,108</u>			
Total Expense	<u>2,663,812</u>	<u>3,936,493</u>			

CONSOLIDATED ANALYSIS OF LOANS
OF
38 SMALL LOAN LICENSEES

[illegible]

CONSOLIDATED REPORT OF SUITS, POSSESSION AND SALE OF CHATTELS
OF
38 SMALL LOAN LICENSEES
DECEMBER 31, 1983

Small Loan Business			No. of Accounts		Amount Due
(CENTS OMITTED)					
			No. of Accounts	Amount Due	
SUITS FOR RECOVERY:					
Suits pending at close of previous year	147	\$160,627			
Suits instituted during the year	308	327,583			
Suits on which judgment was secured during the year	230	207,561			
Suits settled before judgment during the year	82	84,679			
Suits pending at close of current year	156	190,290			
WAGE ASSIGNMENTS FILED DURING THE YEAR	7	3,270			
POSSESSION OF CHATTELS OBTAINED BY LICENSEE:					
(A) Household Goods					
By Replevin of Contract Right					
(1) When in use	...	.....			
(2) When not in use	...	.....			
By Voluntary Surrender					
(1) When in use	...	.....			
(2) When not in use	...	.....			
(B) Automobiles					
By Replevin of Contract Right					
(1) When in use			12		28,001
(2) When not in use			4		6,664
By Voluntary Surrender					
(1) When in use			6		14,000
(2) When not in use			..		.....
(C) Other Chattels and Property					
By Replevin of Contract Right					
(1) When in use			..		.....
(2) When not in use			..		.....
By Voluntary Surrender					
(1) When in use			..		.....
(2) When not in use			1		1,218
SALE OF CHATTELS BY LICENSEE:					
(A) With Borrower's Consent					
(1) When in use			9		25,470
(2) When not in use			4		3,436
(B) Without Borrower's Consent					
(1) When in use			2		3,156
(2) When not in use			..		.....

ALL
FINANCIAL INSTITUTIONS
IN
NEW HAMPSHIRE

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Allenstown: Family Bank & Trust, The
 Alton: * Farmington National and Savings Bank, Farmington
 Amherst: # Allstate Enterprises, Inc.
 + Allstate Enterprises, Inc.
 * Amoskeag National Bank & Trust Co., Manchester
 + Commonwealth Mortgage Co., Inc.
 * Milford Co-operative Bank, Milford
 * Souhegan National Bank of Milford, Milford (2)
 Andover: * New London Trust Company, The, New London
 Antrim: * Peterborough Savings Bank, Peterborough
 Ashland: * Meredith Bank & Trust, Meredith
 * Meredith Village Savings Bank, Meredith
 Atkinson: * Plaistow Bank and Trust Company, Plaistow
 Berrington: * Dover Federal Savings Bank, Dover
 * Southeast Bank for Savings, Dover
 * Strafford National Bank, Dover
 Bertlett: * White Mountain National Bank of North Conway, North Conway

Bedford: # Allstate Enterprises, Inc.
 + Allstate Enterprises, Inc.
 * Amoskeag National Bank & Trust Co., Manchester (2)
 * Amoskeag Savings Bank, Manchester
 Bedford Bank, The
 * BankEast, Manchester
 + Citicorp Person-to-Person Financial Center, Inc.
 + Eastern Mortgage Co., Inc.
 + FinanceAmerica Mortgage Services, Inc.
 + First American Mortgage Co. of New Hampshire
 + Fleet Mortgage Corp.
 * Merchants Savings Bank, Manchester
 Belmont: Belknap Bank & Trust
 * First Deposit National Bank, Tilton
 Berlin: Berlin City Bank, The
 Home Bank, fsb
 L'Ange Gardien Credit Union
 North Country Bank
 United Brotherhood Credit Union
 Bethlehem: * Indian Head Bank North, Littleton
 Bradford: * Lake Sunapee Savings Bank, fsb, Newport
 Bristol: Bristol Bank, The
 IPC Employees Credit Union
 Brookline: * Milford Co-operative Bank, Milford

Campton:	* Pemigewasset National Bank of Plymouth, The, Plymouth * Plymouth Guaranty Savings Bank, Plymouth	Concord:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. # Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. * Bank of New Hampshire, National Association, Manchester (2) * BankEast, Manchester (2) # Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire - Concord National Bank * Concord National Bank - Concord Postal Credit Union - Concord Savings Bank * Concord Savings Bank (2) + Domestic Safe Deposit Co. + Homeowners Funding Corporation of Connecticut - Indian Head National Bank of Concord - Merrimack County Savings Bank - New Hampshire Business Development Corporation - New Hampshire Central Credit Union - New Hampshire Savings Bank * New Hampshire Savings Bank (2) - New Hampshire State Employees Federal Credit Union
Canaan:	* Mescoma Savings Bank, Lebanon		
Candia:	* Derry Bank and Trust Company, Derry		
Charlestown:	* Claremont Savings Bank, Claremont - Connecticut River Bank * Connecticut River Bank		
Chester:	* Derry Bank and Trust Company, Derry		
Claremont:	* BankEast, Manchester (2) - City Bank and Trust - Claremont Community Federal Credit Union - Claremont Municipal Employees Federal Credit Union - Claremont Savings Bank * Claremont Savings Bank * Connecticut River Bank, Charlestown - Indian Head National Bank of Claremont		
Colebrook:	- Farmers and Traders National and Savings Bank of Colebrook, The - First Colebrook Bank, The		
* Branch + Second Mortgage Home Loan Company # Small Loan Company			

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Concord: (continued)

- Spaulding Memorial Federal Credit Union
- * United Federal Bank, fsb, Manchester
- + Universal Mortgage & Loan Company

Contoocook Village:

- * Bank of New Hampshire, National Association, Manchester
- * New Hampshire Savings Bank, Concord

Conway:

- * Indian Head Bank North, Littleton
- * White Mountain National Bank of North Conway, North Conway

Cornish Flat:

- * Claremont Savings Bank, Claremont

Danbury:

- * New London Trust Company, The, New London

Derry:

- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire
- Derry Bank and Trust Company
- * Derry Bank and Trust Company
- * Indian Head National Bank, Nashua
- * United Federal Bank, fsb, Manchester

Dover:

- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire

Dover: (continued)

Cocheco Federal Credit Union

- Dover Federal Savings Bank
- # FinanceAmerica Corporation of New Hampshire Inc.
- + FinanceAmerica Corporation of New Hampshire Inc.
- Garrison City Federal Credit Union
- K. P. Credit Union
- Merchants National Bank
- * Merchants National Bank
- Seacoast Savings Bank
- * Seacoast Savings Bank (1)
- Southeast Bank for Savings
- * Southeast Bank for Savings (1)
- Strafford National Bank
- * Strafford National Bank
- W D H Employees Credit Union

Durham:

- * Dover Federal Savings Bank, Dover
- Durham Trust Company
- * Seacoast Savings Bank, Dover

Enfield:

- * Mascoma Savings Bank, Lebanon
- * National Bank of Lebanon, The, Lebanon

Epping:	* Indian Head Bank and Trust Company, Portsmouth	Gilford:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * Indian Head National Bank of Laconia, Lakeport * Laconia Federal Savings & Loan Association, Laconia * Laconia Peoples National Bank & Trust Co., Laconia
Epsom:	* Suncook Bank, The, Suncook	Glen:	* North Conway Bank, North Conway
Exeter:	# Allstate Enterprises, Inc. + Allstate Enterprises, Inc. * Bank Meridian, National Association Exeter Banking Company First Savings and Loan Association of New Hampshire * First Savings and Loan Association of New Hampshire * Indian Head Bank and Trust Company, Portsmouth (2) P E A Credit Union	Goffstown:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Indian Head National Bank, Nashua * Merchants National Bank of Manchester, The, Manchester
Farmington:	Farmington National and Savings Bank	Gorham:	* Home Bank, fsb, Berlin * Saver's Bank A Mutual Savings Bank, The, Littleton
Franconia:	* Indian Head Bank North, Littleton * Peoples National Bank of Littleton	Granham:	* Lake Sunapee Savings Bank, fsb, Newport * Saver's Bank A Mutual Savings Bank, The, Littleton
Franklin:	* Belknap Bank & Trust, Belmont * First Savings and Loan Association of New Hampshire, Exeter Franklin Savings Bank * Franklin Savings Bank * Laconia Peoples National Bank and Trust Company, Laconia (3) Webster Valve Employees Federal Credit Union	Greenland:	* First National Bank of Portsmouth, The, Portsmouth * Portsmouth Savings Bank, Portsmouth

* Branch
+ Second Mortgage Home Loan Company
Small Loan Company

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Greenville:	Village Savings Bank	Hanover: (continued)	* Saver's Bank A Mutual Savings Bank, The, Littleton
Groveton:	* Berlin City Bank, The, Berlin Gropaco Federal Credit Union	Henniker:	+ Trustees of Dartmouth College * Valley Bank, The, Hillsboro
Hampstead:	* Derry Bank and Trust Company, Derry * First Savings and Loan Association of New Hampshire, Exeter * Plaistow Bank and Trust Company, Plaistow	Hillsboro:	* Bank of New Hampshire, National Association, Manchester Contoocook Valley Federal Credit Union Valley Bank, The
Hampton:	# Allstate Enterprises, Inc. Bank Meridian, National Association * Bank Meridian, National Association (1) * First National Bank of Portsmouth, Portsmouth Hampton Co-operative Bank * Indian Head Bank and Trust Company, Portsmouth Seacoast Federal Credit Union	Hinsdale:	* Cheshire National Bank, The, Keene
Hampton Falls:	* Exeter Banking Company, Exeter	Hollis:	* First Federal Bank, fsb, Nashua * Souhegan National Bank, Milford
Hanover:	Dartmouth National Bank of Hanover * Dartmouth National Bank of Hanover (2) Hanover Bank & Trust Company * Hanover Bank & Trust Company Hanover Credit Union * National Bank of Lebanon, The, Lebanon Occom Federal Credit Union	Hooksett:	* Amoskeag National Bank & Trust Co., Manchester * Amoskeag Savings Bank, Manchester * Suncook Bank, The, Suncook
		Hudson:	* Bank of New Hampshire, National Association, Manchester * BankEast, Manchester * First Federal Bank, fsb, Nashua * Indian Head National Bank, Nashua * Nashua Federal Savings & Loan Association, Nashua * Nashua Trust Company, Nashua

Jaffrey:

- Monadnock Bank, The
- Peterborough Savings Bank, Peterborough

Keene:

- Ashuelot National Bank of Keene, The
- Ashuelot National Bank of Keene, The
- Cheshire County Savings Bank
- Cheshire County Savings Bank (2)
- Cheshire Hospital Federal Credit Union
- Cheshire National Bank, The
- Cheshire National Bank, The
- Indian Head National Bank of Keene
- Indian Head National Bank of Keene
- K.M.T.C. Employees Federal Credit Union
- Keene Co-operative Bank
- Keene Savings Bank
- Keene Savings Bank
- Monadnock Credit Union
- M P B Employees Credit Union
- NGM Employees Federal Credit Union
- S & C Credit Union

Kingston:

- Plaistow Bank and Trust Company,
- Plaistow (2)

- Branch
- + Second Mortgage Home Loan Company
- # Small Loan Company

Laconia:

- Belknap County Federal Employees Credit Union
- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire
- # FinanceAmerica Corporation of New Hampshire, Inc.
- + FinanceAmerica Corporation of New Hampshire, Inc.
- Indian Head National Bank, Nashua
- Laconia Federal Savings & Loan Association
- Laconia Needle Employees Federal Credit Union
- Laconia Peoples National Bank & Trust Co.
- Laconia Peoples National Bank & Trust Co. (1)
- Laconia Savings Bank
- New Hampshire Savings Bank, Concord

Lakeport:

Indian Head National Bank, Nashua

Lancaster:

Lancaster National Bank, The
Stwooganock Guaranty Savings Bank, The

Langdon:

- Connecticut River Bank, Charlestown

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Lebanon:

- * Hanover Bank & Trust Company
- Mascoma Savings Bank
- Mascoma Valley Teachers Federal Credit Union
- National Bank of Lebanon, The
- SBB Employees Credit Union
- # Security Pacific Finance Corp.
- + Security Pacific Finance Corp.

Lincoln:

- * Plymouth Guaranty Savings Bank, Plymouth
- * Sever's Bank A Mutual Savings Bank, The, Littleton

Lisbon:

- * Indian Head Bank North, Littleton

Littleton:

- Indian Head Bank North
- * Indian Head Bank North (1)
- Peoples National Bank of Littleton
- Sever's Bank A Mutual Savings Bank, The
- * Sever's Bank A Mutual Savings Bank, The (1)

Londonderry:

- * Amoskeag Savings Bank, Manchester
- + Baker Financial Services
- * Bedford Bank, The, Bedford
- + Evans Financial Corp.
- * Indian Head National Bank, Nashua
- * Merchants Savings Bank, Manchester

Lyme:

Manchester:

- * Dartmouth National Bank of Hanover, Hanover

- + American Funding Limited
- * Amoskeag National Bank & Trust Co.
- * Amoskeag National Bank & Trust Co. (4)
- Amoskeag Savings Bank
- * Amoskeag Savings Bank (4)
- # Avco Financial Services of New Hampshire, Inc. #1
- # Avco Financial Services of New Hampshire, Inc. #2
- + Avco Financial Services of New Hampshire, Inc. #1
- + Avco Financial Services of New Hampshire, Inc. #2
- B.G.S. Employees Federal Credit Union
- Bank of New Hampshire, National Association
- * Bank of New Hampshire, National Association (4)
- BankEast
- * BankEast (2)
- BankEast Trust Company
- * Bedford Bank, The, Bedford
- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire

Manchester: (continued)

Cathedral Parish Credit Union
 # Commercial Credit Corporation
 + Commercial Credit Corporation
 # Consumer Acceptance Corp.
 + Consumer Acceptance Corp.
 * Derry Bank and Trust Company, Derry
 Granite State Credit Union
 # Guardian Credit Corp.
 + Guardian Credit Corp.
 # Household Finance Corporation
 + Household Finance Corporation
 * Indian Head National Bank, Nashua
 J. F. & Associates Credit Union
 Manchester Municipal Employees Credit Union
 + Marquette Credit Union
 Merchants National Bank of Manchester, The
 * Merchants National Bank of Manchester, The
 (2)
 Merchants Savings Bank, Manchester
 * Merchants Savings Bank, Manchester (2)
 + Money Store, The/New Hampshire Inc.
 N.H. Food Industry Credit Union

- * Branch
- + Second Mortgage Home Loan Company
- # Small Loan Company

Manchester: (continued)

Postal Employees' Credit Union of
 New Hampshire
 St. Mary's Bank
 # Security Pacific Finance Corp.
 + Security Pacific Finance Corp.
 # Taube Finance Co., Inc.
 + Taube Investment Corporation
 Telephone Workers' Credit Union of
 New Hampshire
 Union Leader Employees Credit Union
 United Federal Bank, fsb
 * United Federal Bank, fsb (2)
 * Ashuelot National Bank of Keene, The, Keene
 * BankEast, Manchester
 Meredith Bank & Trust
 Meredith Village Savings Bank
 * National Bank of Lebanon, The, Lebanon

Meriborough:

Meredith:

Meriden:

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Herrimack:

- * Bank of New Hampshire, National Association, Manchester
- * First Federal Bank, fsb, Nashua
- * Indian Head National Bank, Nashua
- * Merchants Savings Bank, Manchester (2)
- * Nashua Federal Savings and Loan Association, Nashua

Milford:

- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire
- Milford Co-operative Bank
- * Peterborough Savings Bank, Peterborough
- Souhegan National Bank, The
- * Souhegan National Bank, The (1)

Monroe:

- * Woodville Guaranty Savings Bank, The, Woodville

Mont Vernon:

- * Milford Co-operative Bank, Milford

Moultonborough:

- * Meredith Bank & Trust, Meredith
- * Meredith Village Savings Bank, Meredith

Nashua:

- * Amoskeag National Bank and Trust Company, Manchester
- # Avco Financial Services of New Hampshire, Inc.
- + Avco Financial Services of New Hampshire, Inc.

Nashua: (continued)

- * Bank of New Hampshire, National Association, Manchester (5)
- * BankEast, Manchester (2)
- + Barnstable Service Corp., The
- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire
- + Century Mortgage Co., Inc.
- + Fidelity Guarantee Mortgage Corp.
- # FinanceAmerica Corporation of New Hampshire Inc.
- + FinanceAmerica Corporation of New Hampshire Inc.
- + Financial Enterprises Corp.
- First Federal Bank, fsb
- Gateway Credit Union
- Hampshire Chemical Employees Federal Credit Union
- # Household Finance Corporation
- + Household Finance Corporation
- Impco Employees Federal Credit Union
- Indian Head National Bank
- * Indian Head National Bank (2)
- LMF Federal Credit Union
- * Merchants National Bank of Manchester, The
- Nashua Federal Savings & Loan Association
- * Nashua Federal Savings & Loan Association (2)
- Nashua Municipal Employees Credit Union
- Nashua Trust Company
- * Nashua Trust Company (3)
- + New England Mortgage Associates, Inc.

Nashua: (continued)	- Residential Mortgage Corp. - St. Joseph Hospital Employees Credit Union - Sanders Employees Federal Credit Union + Seacoast Mortgage Corp. # Security Pacific Finance Corp. + Security Pacific Finance Corp. - Sprague-Nashua Credit Union - Triangle Federal Credit Union		
New Boston:	* Souhegan National Bank, The, Milford		
New Ipswich:	* Village Savings Bank, Greenville		
New London:	- New London Trust Company, The * New London Trust Company, The * Lake Sunapee Savings Bank, fsb, Newport		* New London Trust Company, The, New London
Newington:	- Atlantic Trust Company * First National Bank of Portsmouth, The, Portsmouth # Household Finance Corporation + Household Finance Corporation * Merchants National Bank, Dover - Newco Credit Union		* BankEast, Manchester - First Citizens National Bank * Indian Head National Bank of Claremont, Claremont - Lake Sunapee Savings Bank, fsb * Lake Sunapee Savings Bank, fsb - Sugar River Savings Bank
Newmarket:	* Indian Head Bank and Trust Company, Portsmouth		
* Branch			
+ Second Mortgage Home Loan Company			
# Small Loan Company			
Newbury:			
Newport:			
North Conway:			- Indian Head Bank North, Littleton (2) - North Conway Bank * North Conway Bank - White Mountain National Bank of North Conway
North Hampton:			* Bank Meridian, National Association, Hampton * Exeter Banking Company, Exeter * Portsmouth Savings Bank, Portsmouth
North Walpole:			* Savings Bank of Walpole, Walpole
North Woodstock:			* Plymouth Guaranty Savings Bank, Plymouth
Northwood:			* Suncook Bank, The, Suncook
Orford:			- Equity Employees Credit Union * Hanover Bank & Trust Company, Hanover
Ossipee:			* Indian Head Bank North, Littleton * North Conway Bank, North Conway * Wolfeboro National Bank, The, Wolfeboro

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Pease Air Force Base:	* Indian Head Bank and Trust Company, Portsmouth	Plymouth:	Pemigewasset National Bank of Plymouth, The * Pemigewasset National Bank of Plymouth, The Plymouth Guaranty Savings Bank * Saver's Bank A Mutual Savings Bank, The, Littleton
Pelham:	* BankEast Savings Bank and Trust, Rochester Pelham Bank and Trust Company	Portsmouth:	+ Allstate Enterprises, Inc. * BankEast Savings Bank and Trust, Rochester (2) # Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire # C.I.T. Financial Services, Inc. + C.I.T. Financial Services, Inc. * Durham Trust Company, Durham * First Federal Bank, fsb, Nashua First National Bank of Portsmouth, The * First National Bank of Portsmouth, The Indian Head Bank and Trust Company * Indian Head Bank and Trust Company (2) * New Hampshire Savings Bank, Concord Northeast Federal Credit Union Piscataqua Savings Bank Portsmouth, New Hampshire Municipal Employees Federal Credit Union Portsmouth Savings Bank
Penacook:	* Concord National Bank, Concord		
Peterborough:	AWANE Credit Union First National Bank of Peterborough, The * First National Bank of Peterborough, The * Monadnock Bank, The, Jaffrey Peterborough Savings Bank * Peterborough Savings Bank (2) * Village Savings Bank, Greenville		
Piermont:	* Woodsville Guaranty Savings Bank, The, Woodsville		
Pittsfield:	* Concord National Bank, Concord * New Hampshire Savings Bank, Concord		
Plainfield:	* National Bank of Lebanon, The, Lebanon		
Plaistow:	Plaistow Bank and Trust Company Plaistow Co-operative Bank		

Portsmouth: (continued)	# Security Pacific Finance Corp. + Security Pacific Finance Corp. - Service Federal Credit Union	Rochester: (continued)	# Security Pacific Finance Corp. + Security Pacific Finance Corp. * Southeast Bank for Savings, Dover
Raymond:	* Exeter Banking Company, Exeter * First Savings and Loan Association of New Hampshire, Exeter * Indian Head Bank and Trust Company, Portsmouth	Rollinsford:	* Granite State Bank, National Association, Somersworth * Southeast Bank for Savings, Dover
Rindge:	* Monadnock Bank, The, Jaffrey	Rye:	* First National Bank of Portsmouth, The, Portsmouth
Rochester:	# Avco Financial Services of New Hampshire, Inc. + Avco Financial Services of New Hampshire, Inc. * BankEast Savings Bank and Trust, Rochester (3) # Beneficial Finance Co. of New Hampshire + Beneficial Mortgage Co. of New Hampshire - First National Bank of Rochester * First National Bank of Rochester (2) * Granite State Bank, National Association, Somersworth - Holy Rosary Credit Union * Indian Head Bank and Trust Company, Portsmouth - Profile Bank, fsb	Salem:	+ Avco Financial Services of New Hampshire, Inc. * Avco Financial Services of New Hampshire, Inc. * BankEast Savings Bank and Trust, Rochester - Fidelity Bank & Trust Company + Homeowners Funding Corporation of Connecticut * Indian Head National Bank, Nashua * Merchants Savings Bank, Manchester # Norwest Financial New Hampshire, Inc. + Norwest Financial New Hampshire, Inc. * Pelham Bank and Trust Company, Pelham - Rockingham County Trust Co. * Rockingham County Trust Co. + Rockingham Finance Company, Inc. - Salem Co-operative Bank * Salem Co-operative Bank - Spicket Valley Federal Credit Union
* Branch + Second Mortgage Home Loan Company # Small Loan Company		Sandown:	WRG Credit Union

FINANCIAL INSTITUTIONS IN NEW HAMPSHIRE

Seabrook:

- * Bank Meridian, National Association, Hampton
- Seabrook Bank and Trust Company
- * Seabrook Bank and Trust Company
- USM Bailey Division Employees Federal Credit Union
- U. S. Savings Bank of America, The

Somersworth:

- Granite State Bank, National Association
- * Granite State Bank, National Association
- Somersworth G. E. Employees' Credit Union
- Somersworth National Bank
- * Southeast Bank for Savings, Dover

Stratham:

- * Exeter Banking Company, Exeter
- * First Savings and Loan Association of New Hampshire, Exeter

Sunapee:

- * First Citizens National Bank, Newport
- * Lake Sunapee Savings Bank, fsb, Newport

Suncook:

- Franco-American Credit Union
- Suncook Bank, The

Tilton:

- Arwood Tilton Employees Federal Credit Union
- First Deposit National Bank
- Iona Savings Bank
- Pike Employees Credit Union

Troy:

Tuftonboro:

Wakefield:

Walpole:

Warner:

Warren:

Webster:

West Lebanon:

West Stewartstown:

- * Monadnock Bank, The, Jaffrey

- * Wolfboro National Bank, The, Wolfboro

- * Profile Bank, fsb, Rochester
- * BankEast Savings Bank and Trust, Rochester

- * Indian Head National Bank of Keene, Keene Savings Bank of Walpole

- * First Citizens National Bank, Newport
- * Sugar River Savings Bank, Newport

- * Woodsville Guaranty Savings Bank, The, Woodsville

Fiduciary Trust Company of New Hampshire

- # Beneficial Finance Co. of New Hampshire
- + Beneficial Mortgage Co. of New Hampshire
- * Hanover Bank & Trust Company, Hanover
- * Mascoma Savings Bank, Lebanon
- * National Bank of Lebanon, The, Lebanon (2)

- * Farmers and Traders National and Savings Bank of Colebrook, The, Colebrook

Whitefield:	Whitefield Savings Bank & Trust Company, The
Wilton:	* Indian Head National Bank, Nashua
Winchester:	* Cheshire National Bank, The, Keene Lawrence Leathers Winchester Employees Federal Credit Union
Windham:	* Bedford Bank, The, Bedford * Pelham Bank and Trust Company, Pelham
Wolfeboro:	Kingswood Trust and Savings Bank Wolfeboro National Bank, The Wolfeboro Savings Bank, The
Woodsville:	* Indian Head Bank North, Littleton Woodsville Guaranty Savings Bank, The * Woodsville Guaranty Savings Bank, The

* Branch
+ Second Mortgage Home Loan Company
Small Loan Company